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

RM juta — *RM million*

Tujuan	1997			1998		*Purpose*
	Jun/*Jun.*	Sep./*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	
Pertanian, ternakan, perhutanan dan perikanan	5,325.7	5,449.8	5,917.6	6,045.8	6,162.1	*Agriculture, hunting, forestry and fishing*
Getah	248.0	280.6	286.9	293.5	244.4	*Rubber*
Kelapa sawit	1,760.0	1,790.0	2,061.7	2,359.1	2,556.7	*Oil Palm*
Koko	117.3	100.9	160.0	141.2	141.1	*Cocoa*
Ternakan	644.8	716.1	759.1	761.3	784.9	*Livestock*
Perhutanan dan pembalakan	1,548.6	1,498.5	1,497.8	1,533.1	1,435.8	*Forestry and logging*
Perikanan	181.8	186.8	132.6	120.9	113.7	*Fisheries*
Lain-lain	825.2	876.9	1,019.5	836.7	885.5	*Others*
Perlombongan dan kuari	664.4	686.8	786.8	859.6	1,071.1	*Mining and quarrying*
Timah	127.3	128.2	91.5	109.5	104.5	*Tin*
Petroliam mentah dan gas asli	149.6	116.3	221.7	204.5	350.7	*Crude petroleum and natural gas*
Kuari	324.0	398.2	419.5	503.1	565.2	*Quarrying*
Lain-lain	63.5	44.1	54.1	42.5	50.7	*Others*
Perkilangan	50,391.4	50,988.4	54,951.0	57,450.8	57,073.3	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	1,868.6	1,734.1	1,538.9	1,682.0	1,663.6	*Rubber processing and rubber products*
Timah	103.3	121.8	65.6	109.1	122.6	*Tin*
Pemprosesan minyak kelapa sawit	1,407.2	1,261.0	1,736.0	1,788.9	2,044.5	*Palm oil processing*
Makanan, minuman dan tembakau	2,588.3	2,881.1	3,382.6	4,366.5	3,590.1	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	4,539.3	4,892.0	5,409.7	5,476.8	4,963.8	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	5,231.5	5,792.3	5,681.6	6,350.9	6,566.8	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	2,651.4	2,965.9	1,413.9	1,473.7	1,527.4	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	1,323.3	1,549.0	1,366.9	1,640.1	1,545.6	*Printing and publishing and allied industries*
Bahan kimia perindustrian	1,481.8	1,319.2	1,731.5	1,610.8	1,612.0	*Industrial chemicals*
Keluaran plastik	2,169.8	2,135.9	2,068.1	2,335.6	2,319.2	*Plastic products*
Barangan mineral bukan metalik	2,758.0	3,227.8	3,441.6	4,102.1	4,581.5	*Non-metallic mineral products*
Bahan bangunan	1,531.7	1,816.6	1,973.1	2,031.1	2,248.6	*Building materials*
Keluaran besi dan keluli	6,107.8	4,888.3	4,908.2	5,145.2	5,402.7	*Iron and steel products*
Keluaran logam	2,215.5	2,495.2	2,571.0	2,761.7	2,988.8	*Metal products*
Jentera (bukan elektrik)	611.0	865.6	838.2	862.2	876.7	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	6,301.9	6,203.9	6,334.7	6,353.1	5,852.7	*Electrical machinery and appliances*
Kelengkapan pengangkutan	1,868.3	1,729.4	2,142.5	2,221.7	2,203.5	*Transport equipment*
Lain-lain	5,632.7	5,109.3	8,346.9	7,139.3	6,963.2	*Others*
Elektrik, gas dan bekalan air	4,061.0	3,813.9	3,943.8	3,873.2	3,953.9	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	25,758.2	27,689.5	29,478.0	29,756.8	30,626.6	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	14,805.8	16,295.5	17,594.8	17,317.5	17,307.7	*Wholesale trade*
Perdagangan runcit	8,047.3	8,170.3	8,553.3	8,726.1	8,690.0	*Retail trade*
Restoran dan hotel	2,905.1	3,223.7	3,329.9	3,713.2	4,628.9	*Restaurants and hotels*
Pembinaan	24,457.5	26,878.3	29,156.8	29,910.0	30,599.4	*Construction*
Kejuruteraan am	2,734.1	3,039.0	4,487.3	4,742.0	4,814.7	*Civil engineering*
Bangunan kilang dan perusahaan	1,896.4	2,332.9	2,206.5	2,168.1	2,318.7	*Industrial buildings and factories*
Infrastuktur	6,328.7	8,334.8	8,102.6	7,566.7	7,991.2	*Infrastructure*
Kompleks perniagaan	3,512.7	3,838.8	3,994.0	4,771.9	5,037.4	*Commercial complexes*
Kediaman	3,872.5	3,492.5	3,935.7	3,953.8	4,086.0	*Residential*
Lain-lain	6,113.1	5,840.3	6,430.7	6,707.5	6,351.4	*Others*
Pembelian harta kediaman	21,191.8	22,038.6	24,427.9	25,188.6	26,909.9	*Purchase of residential property*
Kos rendah	855.0	872.0	1,145.3	1,309.8	885.2	*Low-cost*
Kos sederhana rendah	2,115.9	2,198.2	1,798.3	1,767.8	1,771.9	*Medium low-cost*
Kos sederhana	3,740.0	4,140.5	3,800.7	3,904.8	4,381.1	*Medium cost*
Kos sederhana tinggi	5,045.9	5,055.2	5,271.0	5,701.0	5,691.8	*Higher medium-cost*
Kos tinggi	9,435.0	9,772.7	12,412.6	12,505.2	14,179.9	*High-cost*
Rumah yang dijual kepada Cagamas	11,509.3	12,340.8	13,466.8	14,648.2	14,267.5	*Housing loans sold to Cagamas*
Pembelian harta bukan kediaman	18,701.6	20,310.6	21,789.0	22,456.5	23,030.7	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	3,771.8	4,271.4	4,234.2	5,090.8	4,204.9	*Industrial buildings and factories*
Tanah	4,322.9	4,467.2	4,828.8	4,694.8	4,901.0	*Land*
Kompleks perniagaan	3,422.3	3,789.7	3,700.6	3,113.4	3,757.4	*Commercial complexes*
Rumah kedai	6,036.6	6,476.8	7,548.8	7,999.3	8,469.3	*Shophouses*
Lain-lain	1,148.0	1,305.5	1,476.6	1,558.2	1,698.1	*Others*
Harta tanah	11,858.1	12,295.4	12,380.4	11,894.6	11,680.2	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	6,134.1	6,712.4	8,616.8	8,887.2	9,769.4	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	28,506.1	26,887.4	28,432.5	28,238.3	28,952.9	*Financing, insurance and business services*
Perkhidmatan kewangan	20,550.9	19,774.0	21,626.8	20,071.0	21,321.1	*Financial services*
Insurans	539.9	102.9	58.4	171.4	234.4	*Insurance*
Perkhidmatan perniagaan	7,415.3	7,010.5	6,747.3	7,995.9	7,397.4	*Business services*
Kegunaan persendirian	11,755.0	13,250.9	13,254.6	12,995.1	12,581.0	*Personal uses*
Kad kredit	2,879.2	3,100.9	3,521.2	3,345.0	3,327.2	*Credit cards*
Pembelian barangan pengguna	1,728.4	1,261.8	1,016.6	943.8	750.1	*Purchase of consumer durable goods*
Pembelian sekuriti	22,007.2	24,183.8	24,186.1	23,983.4	25,381.7	*Purchase of securities*
Pembelian kenderaan pengangkutan	540.9	249.0	292.8	318.3	318.9	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	4,805.6	5,062.1	4,533.1	4,564.2	4,731.5	*Community, social and personal services*
Lain-lain	8,507.2	9,546.2	9,431.6	6,626.8	5,737.4	*Others*
Jumlah pinjaman	260,782.7	272,746.6	289,583.4	291,986.2	296,924.8	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	1,495.7	1,758.7	2,047.7	1,888.5	1,983.3	*Of which: Loans to Government*