# III.14 Bank Saudagar: Pengelasan Pinjaman Mengikut Sektor
## *Merchant Banks: Classification of Loans by Sector*

RM juta *RM million*

| Tujuan | 1997 | | 1998 | | | *Purpose* |
|---|---|---|---|---|---|---|
| | Sep./*Sep.* | Dis./*Dec.* | Mac/*Mar.* | Jun/*Jun.* | Sep./*Sep.* | |
| Pertanian, ternakan, perhutanan dan perikanan | 539.7 | 404.4 | 427.7 | 535.3 | 527.5 | *Agriculture, hunting, forestry and fishing* |
| Getah | 41.3 | 41.4 | 39.5 | 11.3 | 9.4 | *Rubber* |
| Kelapa sawit | 359.7 | 283.0 | 324.5 | 382.7 | 371.7 | *Oil Palm* |
| Koko | 9.5 | 9.6 | 0.9 | 7.1 | 7.1 | *Cocoa* |
| Ternakan | 15.1 | 8.3 | 7.4 | 8.1 | 7.7 | *Livestock* |
| Perhutanan dan pembalakan | 28.7 | 21.1 | 13.8 | 14.2 | 14.7 | *Forestry and logging* |
| Perikanan | 50.6 | 0.6 | - | 0.1 | 0.1 | *Fisheries* |
| Lain-lain | 34.8 | 40.4 | 41.6 | 111.8 | 116.8 | *Others* |
| Perlombongan dan kuari | 87.7 | 100.2 | 123.0 | 138.1 | 144.0 | *Mining and quarrying* |
| Timah | - | - | - | - | - | *Tin* |
| Petroliam mentah dan gas asli | 9.6 | 8.9 | 9.2 | 8.4 | 7.0 | *Crude petroleum and natural gas* |
| Kuari | 78.1 | 86.3 | 108.8 | 124.7 | 35.3 | *Quarrying* |
| Lain-lain | - | 5.0 | 5.0 | 5.0 | 101.7 | *Others* |
| Perkilangan | 2,581.5 | 2,781.5 | 2,696.4 | 2,730.2 | 2,803.0 | *Manufacturing* |
| Pemprosesan getah dan keluaran-keluaran getah | 83.2 | 104.2 | 107.2 | 104.7 | 103.0 | *Rubber processing and rubber products* |
| Timah | - | - | - | - | - | *Tin* |
| Pemprosesan minyak kelapa sawit | 33.1 | 37.7 | 48.1 | 48.8 | 52.1 | *Palm oil processing* |
| Makanan, minuman dan tembakau | 80.4 | 71.7 | 74.9 | 79.1 | 63.6 | *Food, beverages and tobacco* |
| Tekstil, bahan pakaian dan kulit | 213.3 | 209.2 | 183.2 | 188.9 | 195.9 | *Textiles, wearing apparel and leather* |
| Kayu dan keluaran kayu termasuk perabut | 374.3 | 409.7 | 379.4 | 389.3 | 404.9 | *Wood and wood products, incl.furniture* |
| Kertas dan keluaran-keluaran kertas | 37.6 | 50.6 | 38.8 | 42.9 | 38.4 | *Paper and paper products* |
| Percetakan dan penerbitan dan industri yang berkaitan | 30.5 | 11.2 | 6.3 | 16.6 | 28.3 | *Printing and publishing and allied industries* |
| Bahan kimia perindustrian | 34.8 | 22.7 | 32.0 | 21.1 | 32.8 | *Industrial chemicals* |
| Keluaran plastik | 69.1 | 95.3 | 106.4 | 94.8 | 96.9 | *Plastic products* |
| Barangan mineral bukan metalik | 207.9 | 268.8 | 275.8 | 268.1 | 287.8 | *Non-metallic mineral products* |
| Bahan bangunan | 56.2 | 108.0 | 114.8 | 127.6 | 138.8 | *Building materials* |
| Keluaran besi dan keluli | 374.3 | 330.8 | 328.0 | 335.6 | 334.1 | *Iron and steel products* |
| Keluaran logam | 265.9 | 238.2 | 205.3 | 221.0 | 242.1 | *Metal products* |
| Jentera (bukan elektrik) | 2.4 | 49.8 | 44.4 | 43.5 | 50.7 | *Machinery (non-electrical)* |
| Jentera dan perkakas elektrik | 245.4 | 277.2 | 296.2 | 261.0 | 322.6 | *Electrical machinery and appliances* |
| Kelengkapan pengangkutan | 68.8 | 72.9 | 73.6 | 75.6 | 81.9 | *Transport equipment* |
| Lain-lain | 404.3 | 423.5 | 382.0 | 411.6 | 329.1 | *Others* |
| Elektrik, gas dan bekalan air | 420.0 | 421.7 | 471.7 | 453.6 | 458.1 | *Electricity, gas and water supply* |
| Perdagangan borong dan runcit, restoran dan hotel | 1,224.5 | 1,441.8 | 1,357.0 | 1,308.7 | 1,332.5 | *Wholesale, retail,restaurants and hotels* |
| Perdagangan borong | 541.5 | 666.6 | 605.4 | 543.6 | 519.4 | *Wholesale trade* |
| Perdagangan runcit | 226.9 | 234.6 | 208.7 | 203.8 | 221.1 | *Retail trade* |
| Restoran dan hotel | 456.1 | 540.6 | 542.9 | 561.3 | 592.0 | *Restaurants and hotels* |
| Pembinaan | 4,492.4 | 5,010.8 | 4,792.9 | 4,701.0 | 5,011.6 | *Construction* |
| Kejuruteraan am | 541.5 | 706.0 | 664.8 | 693.3 | 639.1 | *Civil engineering* |
| Bangunan kilang dan perusahaan | 208.1 | 243.7 | 245.6 | 256.8 | 260.5 | *Industrial buildings and factories* |
| Infrastuktur | 1,382.4 | 1,688.7 | 1,527.3 | 1,524.2 | 1,571.4 | *Infrastructure* |
| Kompleks perniagaan | 896.0 | 965.5 | 1,002.3 | 1,000.1 | 1,183.7 | *Commercial complexes* |
| Kediaman | 787.1 | 746.6 | 750.9 | 624.3 | 798.6 | *Residential* |
| Lain-lain | 704.8 | 660.3 | 602.0 | 602.3 | 558.3 | *Others* |
| Pembelian harta kediaman | 88.6 | 64.8 | 94.9 | 96.0 | 96.5 | *Purchase of residential property* |
| Kos rendah | 0.2 | 0.3 | 1.0 | 1.0 | 0.5 | *Low-cost* |
| Kos sederhana rendah | 32.2 | 5.4 | 7.6 | 8.4 | 8.3 | *Medium low-cost* |
| Kos sederhana | 29.4 | 29.1 | 33.4 | 29.4 | 31.1 | *Medium cost* |
| Kos sederhana tinggi | 4.6 | 4.7 | 11.3 | 13.8 | 28.4 | *Higher medium-cost* |
| Kos tinggi | 22.2 | 25.3 | 41.6 | 43.4 | 28.2 | *High-cost* |
| Rumah yang dijual kepada Cagamas | - | 4.5 | 4.4 | 4.3 | 4.2 | *Housing loans sold to Cagamas* |
| Pembelian harta bukan kediaman | 641.6 | 529.6 | 493.6 | 487.9 | 774.6 | *Purchase of non-residential property* |
| Bangunan kilang dan perusahaan | 52.7 | 48.9 | 11.4 | 8.2 | 7.4 | *Industrial buildings and factories* |
| Tanah | 563.9 | 431.1 | 455.4 | 453.9 | 738.0 | *Land* |
| Kompleks perniagaan | - | 10.2 | 10.3 | 10.7 | 15.9 | *Commercial complexes* |
| Rumah kedai | 1.8 | 2.6 | 2.6 | 2.9 | 2.9 | *Shophouses* |
| Lain-lain | 23.2 | 36.8 | 13.9 | 12.2 | 10.4 | *Others* |
| Harta tanah | 2,004.0 | 1,922.3 | 2,012.1 | 2,103.9 | 1,665.6 | *Real estates* |
| Pengangkutan, penyimpanan dan perhubungan | 831.9 | 1,046.7 | 1,059.3 | 1,086.4 | 1,081.1 | *Transport, storage and communication* |
| Perkhidmatan kewangan, insurans dan perniagaan | 3,907.1 | 3,869.2 | 4,024.6 | 4,048.4 | 3,849.3 | *Financing, insurance and business services* |
| Perkhidmatan kewangan | 3,371.6 | 3,126.3 | 3,278.1 | 3,316.2 | 3,122.4 | *Financial services* |
| Insurans | 46.2 | 45.8 | 46.6 | 47.5 | 49.0 | *Insurance* |
| Perkhidmatan perniagaan | 489.3 | 697.1 | 699.9 | 684.7 | 677.9 | *Business services* |
| Kegunaan persendirian | 150.7 | 127.3 | 120.6 | 122.8 | 120.7 | *Personal uses* |
| Kad kredit | - | - | - | - | - | *Credit cards* |
| Pembelian barangan pengguna | 15.6 | 0.2 | 0.5 | 0.3 | 0.2 | *Purchase of consumer durable goods* |
| Pembelian sekuriti | 4,780.2 | 4,346.8 | 4,146.4 | 3,939.1 | 3,998.5 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 47.7 | 23.8 | 27.1 | 25.9 | 24.2 | *Purchase of transport vehicles* |
| Perkhidmatan sosial masyarakat dan persendirian | 410.7 | 501.1 | 567.2 | 533.7 | 532.1 | *Community, social and personal services* |
| Lain-lain | 398.7 | 459.8 | 379.1 | 356.2 | 273.7 | *Others* |
| **Jumlah pinjaman** | 22,622.6 | 23,056.5 | 22,798.5 | 22,671.8 | 22,697.4 | ***Total loans*** |
| Yang mana:Pinjaman kepada Kerajaan | 82.6 | 107.0 | 117.9 | 104.4 | 102.7 | *Of which:Loans to Government* |