III.12 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor
Commercial 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	5,449.8	5,917.6	6,045.8	6,156.5	6,155.5	*Agriculture, hunting, forestry and fishing*
Getah	280.6	286.9	293.5	244.4	271.9	*Rubber*
Kelapa sawit	1,790.0	2,060.4	2,359.1	2,538.3	2,597.2	*Oil Palm*
Koko	100.9	160.0	141.2	141.1	121.2	*Cocoa*
Ternakan	716.1	755.8	761.3	784.9	774.8	*Livestock*
Perhutanan dan pembalakan	1,498.5	1,497.8	1,533.1	1,448.7	1,501.1	*Forestry and logging*
Perikanan	186.8	132.6	120.9	113.7	107.6	*Fisheries*
Lain-lain	876.9	1,024.2	836.8	885.4	781.6	*Others*
Perlombongan dan kuari	686.8	786.8	859.6	1,070.5	1,306.4	*Mining and quarrying*
Timah	128.2	91.5	109.5	104.5	108.1	*Tin*
Petroliam mentah dan gas asli	116.3	221.7	204.5	350.7	412.7	*Crude petroleum and natural gas*
Kuari	398.2	419.5	503.1	565.2	648.9	*Quarrying*
Lain-lain	44.0	54.2	42.5	50.1	136.6	*Others*
Perkilangan	50,988.4	54,952.0	57,450.8	57,110.0	57,525.8	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	1,734.1	1,538.9	1,682.0	1,663.6	1,624.8	*Rubber processing and rubber products*
Timah	121.8	65.6	109.1	122.6	138.9	*Tin*
Pemprosesan minyak kelapa sawit	1,261.0	1,736.0	1,788.9	2,063.0	2,172.8	*Palm oil processing*
Makanan, minuman dan tembakau	2,881.1	3,388.6	4,366.5	3,590.1	4,076.9	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	4,892.1	5,409.7	5,476.8	4,963.8	4,673.4	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	5,792.3	5,682.6	6,350.9	6,553.9	6,494.5	*Wood and wood products, incl.furniture*
Kertas dan keluaran-keluaran kertas	1,416.9	1,413.6	1,473.7	1,527.4	1,556.4	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	1,549.0	1,366.5	1,640.1	1,545.6	1,611.1	*Printing and publishing and allied industries*
Bahan kimia perindustrian	1,319.2	1,731.5	1,610.8	1,612.0	1,420.8	*Industrial chemicals*
Keluaran plastik	2,135.9	2,068.1	2,335.6	2,319.2	2,137.6	*Plastic products*
Barangan mineral bukan metalik	3,227.8	3,691.8	4,102.1	4,581.5	4,608.7	*Non-metallic mineral products*
Bahan bangunan	1,816.6	1,823.6	2,031.1	2,236.9	2,090.4	*Building materials*
Keluaran besi dan keluli	4,888.3	4,908.2	5,145.2	5,402.7	5,488.1	*Iron and steel products*
Keluaran logam	2,495.2	2,570.5	2,761.7	2,988.8	2,907.2	*Metal products*
Jentera (bukan elektrik)	865.6	838.2	862.2	876.7	757.2	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	6,203.9	6,334.7	6,353.1	5,852.7	5,413.2	*Electrical machinery and appliances*
Kelengkapan pengangkutan	1,729.4	2,053.7	2,221.7	2,203.5	2,571.3	*Transport equipment*
Lain-lain	6,658.2	8,330.2	7,139.1	7,006.1	7,782.5	*Others*
Elektrik, gas dan bekalan air	3,813.9	3,943.8	3,873.2	3,953.9	4,245.6	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	27,689.5	29,478.0	29,756.8	30,581.1	30,730.0	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	16,295.5	17,594.8	17,317.5	17,307.2	17,484.5	*Wholesale trade*
Perdagangan runcit	8,170.3	8,553.3	8,726.1	8,691.5	8,502.1	*Retail trade*
Restoran dan hotel	3,223.7	3,329.9	3,713.2	4,582.4	4,743.4	*Restaurants and hotels*
Pembinaan	26,878.3	29,156.8	29,910.0	30,680.2	31,195.8	*Construction*
Kejuruteraan am	3,039.0	4,487.2	4,742.0	4,814.7	4,636.8	*Civil engineering*
Bangunan kilang dan perusahaan	2,332.9	2,206.5	2,168.1	2,318.7	2,147.9	*Industrial buildings and factories*
Infrastuktur	8,334.8	8,102.7	7,566.7	7,991.2	8,624.3	*Infrastructure*
Kompleks perniagaan	3,838.8	3,994.0	4,771.9	5,136.9	5,434.6	*Commercial complexes*
Kediaman	3,492.5	3,935.7	3,953.8	4,086.0	3,991.2	*Residential*
Lain-lain	5,840.2	6,430.8	6,707.5	6,332.7	6,360.9	*Others*
Pembelian harta kediaman	22,978.2	24,423.3	25,188.6	26,909.9	28,424.6	*Purchase of residential property*
Kos rendah	872.0	1,145.2	1,309.8	885.3	919.3	*Low-cost*
Kos sederhana rendah	2,198.2	1,797.9	1,767.8	1,771.9	1,853.4	*Medium low-cost*
Kos sederhana	4,140.5	3,799.4	3,904.7	4,381.2	4,760.0	*Medium cost*
Kos sederhana tinggi	5,055.2	5,270.0	5,701.0	5,691.8	8,603.8	*Higher medium-cost*
Kos tinggi	10,712.4	12,410.7	12,505.2	14,179.9	12,288.1	*High-cost*
Rumah yang dijual kepada Cagamas	12,340.8	13,471.4	14,648.2	14,267.5	13,878.6	*Housing loans sold to Cagamas*
Pembelian harta bukan kediaman	20,310.6	21,789.0	22,456.5	22,973.5	23,476.1	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	4,271.4	4,234.2	5,090.7	4,204.9	4,338.9	*Industrial buildings and factories*
Tanah	4,467.2	4,828.8	4,694.8	4,901.0	4,902.4	*Land*
Kompleks perniagaan	3,789.7	3,700.6	3,113.4	3,757.4	3,762.7	*Commercial complexes*
Rumah kedai	6,476.8	7,548.8	7,999.3	8,469.3	8,787.6	*Shophouses*
Lain-lain	1,305.5	1,476.6	1,558.3	1,640.9	1,684.5	*Others*
Harta tanah	12,295.4	12,380.4	11,894.6	11,680.2	11,616.5	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	6,712.4	8,616.8	8,887.2	9,769.3	10,123.7	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	26,887.4	28,432.5	28,238.3	28,280.7	29,823.0	*Financing, insurance and business services*
Perkhidmatan kewangan	19,774.0	21,626.8	20,071.0	20,648.8	22,481.8	*Financial services*
Insurans	102.8	58.4	171.4	234.4	168.9	*Insurance*
Perkhidmatan perniagaan	7,010.6	6,747.2	7,995.9	7,397.4	7,172.3	*Business services*
Kegunaan persendirian	13,250.9	13,254.6	12,995.1	12,581.0	12,205.9	*Personal uses*
Kad kredit	3,216.4	3,521.2	3,345.0	3,327.2	3,315.2	*Credit cards*
Pembelian barangan pengguna	1,261.8	1,016.6	943.8	750.1	682.6	*Purchase of consumer durable goods*
Pembelian sekuriti	24,448.8	24,186.1	23,983.4	25,454.0	25,113.5	*Purchase of securities*
Pembelian kenderaan pengangkutan	249.0	292.8	318.3	318.9	1,246.7	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	5,062.1	4,533.1	4,564.2	4,731.5	4,777.5	*Community, social and personal services*
Lain-lain	8,234.1	9,603.8	6,626.8	5,729.3	5,189.6	*Others*
Jumlah pinjaman	272,754.5	289,756.7	291,986.2	296,325.4	301,032.4	***Total loans***
Yang mana:Pinjaman kepada Kerajaan	1,758.7	2,047.7	1,888.5	1,983.3	1,857.0	*Of which:Loans to Government*

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. *Note: Sub-total may not necessarily add up to grand total due to rounding.*