III.14 Bank Saudagar: Pengkelasan Pinjaman mengikut Sektor
Merchant Banks: Classification of Loans by Sector

RM juta / *RM million*

Tujuan	1999		2000				2001			*Purpose*
	Sept./*Sept.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sept./*Sept.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sept./*Sept.*	
Pertanian, ternakan, perhutanan dan perikanan	741.8	739.2	801.7	819.8	800.4	1,019.7	1,034.3	758.5	849.4	*Agriculture, hunting, forestry and fishing*
Getah	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Rubber*
Kelapa sawit	661.1	643.5	708.8	721.1	700.7	683.2	647.3	691.3	740.3	*Oil Palm*
Koko	8.9	8.9	8.9	8.5	8.5	8.5	8.5	8.6	5.6	*Cocoa*
Ternakan	9.6	11.0	11.0	12.7	13.2	13.7	15.9	16.1	15.8	*Livestock*
Perhutanan dan pembalakan	40.0	34.4	31.5	31.4	30.8	30.3	33.0	33.1	34.3	*Forestry and logging*
Perikanan	0.0	0.0	0.1	0.1	0.0	0.1	0.0	0.0	0.0	*Fisheries*
Lain-lain	20.4	41.4	41.4	45.9	47.1	283.8	329.6	9.4	53.3	*Others*
Perlombongan dan kuari	87.0	82.9	79.6	84.7	96.2	88.4	95.5	98.3	90.1	*Mining and quarrying*
Timah	0.0	0.0	0.0	4.7	4.7	4.7	0.0	7.8	0.0	*Tin*
Petroliam mentah dan gas asli	5.9	5.3	5.3	4.8	4.9	0.0	4.5	6.2	2.1	*Crude petroleum and natural gas*
Kuari	74.4	71.0	67.6	73.2	84.6	81.7	86.3	79.6	83.3	*Quarrying*
Lain-lain	6.7	6.7	6.7	2.0	2.0	2.0	4.7	4.7	4.7	*Others*
Perkilangan	2,448.0	2,339.8	2,222.1	2,297.0	2,356.5	2,222.6	2,134.7	2,306.5	2,299.4	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Rubber processing and rubber products*
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Tin*
Pemprosesan minyak kelapa sawit	70.9	57.0	68.6	61.2	64.6	78.3	65.6	67.8	61.9	*Palm oil processing*
Makanan, minuman dan tembakau	43.6	40.9	40.5	49.3	43.7	44.2	21.3	21.2	26.9	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	175.4	157.7	146.1	135.0	132.2	132.9	107.9	260.9	262.2	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	306.5	277.6	260.1	295.1	406.9	400.9	376.3	373.8	402.9	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	36.3	48.1	46.7	62.0	81.7	60.6	57.3	53.5	63.0	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	31.5	31.0	21.4	22.0	21.5	24.9	23.2	23.4	24.2	*Printing and publishing and allied industries*
Bahan kimia perindustrian	51.8	51.4	38.4	86.8	91.8	87.2	69.0	73.7	73.8	*Industrial chemicals*
Keluaran plastik	94.9	84.2	84.1	84.2	67.3	69.9	69.9	77.8	66.7	*Plastic products*
Barangan mineral bukan metalik	262.7	214.4	218.9	220.9	212.7	208.8	205.2	240.6	261.2	*Non-metallic mineral products*
Bahan bangunan	130.1	111.2	85.5	83.4	65.6	81.1	73.6	98.5	59.9	*Building materials*
Keluaran besi dan keluli	346.5	345.7	324.5	327.5	326.6	255.4	256.7	254.6	216.9	*Iron and steel products*
Keluaran logam	245.5	271.6	272.8	275.3	270.6	256.1	261.0	271.5	261.3	*Metal products*
Jentera (bukan elektrik)	58.8	79.7	80.5	84.1	75.0	43.3	40.8	38.2	55.4	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	281.6	241.3	230.4	238.1	226.6	194.6	153.0	161.9	115.8	*Electrical machinery and appliances*
Kelengkapan pengangkutan	110.4	110.8	109.9	105.2	103.3	85.8	71.1	72.4	24.3	*Transport equipment*
Lain-lain	201.5	217.4	193.8	166.9	166.5	198.7	282.7	216.7	323.0	*Others*
Elektrik, gas dan bekalan air	488.8	802.3	460.4	455.7	610.3	704.7	362.6	439.0	369.1	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	1,139.7	1,197.0	1,180.4	1,164.1	1,126.8	945.4	900.5	885.0	845.5	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	369.3	342.3	325.1	313.2	280.3	278.1	247.7	238.8	227.9	*Wholesale trade*
Perdagangan runcit	238.7	235.6	234.5	229.1	228.3	213.5	210.6	207.3	162.5	*Retail trade*
Restoran dan hotel	531.7	619.1	620.7	621.8	618.2	453.8	442.2	438.9	455.1	*Restaurants and hotels*
Pembinaan	4,061.0	3,603.3	3,477.5	3,312.3	3,236.3	3,084.5	2,893.5	2,982.0	2,847.4	*Construction*
Kejuruteraan am	637.8	444.0	391.3	405.9	381.6	385.0	432.7	435.2	469.2	*Civil engineering*
Bangunan kilang dan perusahaan	238.3	233.7	231.5	173.6	176.1	197.5	240.2	253.7	251.3	*Industrial buildings and factories*
Infrastuktur	1,148.8	972.3	909.9	909.8	908.9	805.2	695.6	687.4	610.4	*Infrastructure*
Kompleks perniagaan	1,066.1	907.4	884.3	882.1	866.9	863.7	779.3	785.8	755.6	*Commercial complexes*
Kediaman	645.7	589.3	539.9	499.8	378.0	331.9	455.0	438.6	413.4	*Residential*
Lain-lain	324.3	456.6	520.5	441.0	524.7	501.2	290.7	381.4	347.4	*Others*
Pembelian harta kediaman	105.3	104.5	105.4	104.9	104.9	71.1	68.5	74.0	74.0	*Purchase of residential property*
< =25K	0.9	0.9	0.9	0.8	0.8	1.0	0.5	0.6	0.7	*< =25K*
> 25K to 60K	3.9	3.7	3.8	3.6	4.0	4.1	2.3	2.4	3.4	*> 25K to 60K*
> 60K to 100K	37.8	38.2	38.8	39.4	38.4	10.7	7.9	8.5	11.5	*> 60K to 100K*
> 100K to 150K	15.9	15.3	14.9	14.7	14.1	12.6	11.2	11.4	14.2	*> 100K to 150K*
> 150K to 250K	28.5	28.1	28.1	28.0	28.3	25.9	19.5	21.8	26.6	*> 150K to 250K*
> 250K	18.4	18.3	19.0	18.4	19.4	16.8	27.1	29.4	17.7	*> 250K*
Pinjaman perumahan yang dijual kepada Cagamas	2.6	0.0	0.0	0.0	0.0	3.9	3.8	3.7	0.0	*Housing loans sold to Cagamas*
Pembelian harta bukan kediaman	396.9	339.4	261.3	257.8	253.7	225.8	215.8	210.1	250.7	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	8.5	9.2	4.2	3.7	3.2	7.6	2.2	5.3	2.9	*Industrial buildings and factories*
Tanah	274.7	261.5	225.3	222.6	219.1	193.2	189.1	180.8	224.0	*Land*
Kompleks perniagaan	39.6	39.6	4.6	4.6	4.6	4.6	4.3	4.3	4.2	*Commercial complexes*
Rumah kedai	59.0	15.9	15.8	15.7	15.7	9.3	9.1	8.9	8.8	*Shophouses*
Lain-lain	15.2	13.2	11.4	11.3	11.2	11.1	11.0	10.9	10.9	*Others*
Harta tanah	1,622.7	1,636.6	1,502.1	1,492.4	1,470.7	1,412.9	1,325.0	1,437.2	1,265.5	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	1,077.3	1,261.1	1,134.3	1,210.0	1,188.9	971.6	898.2	988.4	969.9	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	1,838.2	1,592.9	1,358.2	1,291.6	1,275.4	1,230.7	1,026.1	1,056.8	924.9	*Financing, insurance and business services*
Perkhidmatan kewangan	1,110.9	1,025.1	904.2	842.2	890.2	860.5	709.5	743.8	658.2	*Financial services*
Insurans	25.1	25.2	25.7	23.3	21.4	21.3	0.0	0.0	0.0	*Insurance*
Perkhidmatan perniagaan	702.2	542.7	428.4	426.0	363.8	348.8	316.6	313.0	266.7	*Business services*
Kegunaan persendirian	36.7	37.3	27.6	26.2	33.6	36.5	35.8	36.3	31.6	*Personal uses*
Kad kredit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Credit cards*
Pembelian barangan pengguna	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	*Purchase of consumer durable goods*
Pembelian sekuriti	2,974.6	2,898.9	2,933.1	2,697.6	2,875.1	3,278.2	2,865.1	2,597.6	2,235.8	*Purchase of securities*
Pembelian kenderaan pengangkutan	10.0	9.4	9.3	9.1	8.6	9.0	11.0	9.7	10.6	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	460.1	456.4	463.4	417.0	391.7	381.3	378.4	381.8	364.3	*Community, social and personal services*
Lain-lain	1,793.5	1,769.6	1,760.3	1,734.6	1,671.3	1,676.8	1,669.4	1,769.9	1,696.0	*Others*
Jumlah pinjaman	19,284.3	18,870.7	17,776.8	17,374.8	17,500.5	17,363.1	15,918.2	16,034.8	15,124.2	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	100.0	97.9	94.3	88.8	87.3	79.7	79.4	73.2	73.8	*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 .

1/ Bermula bulan September 2001, data ini merujuk kepada pinjaman perumahan SPI yang dijual kepada Cagamas sahaja. Sebelum September 2001, data ini termasuk pinjaman perumahan konventional dan SPI yang dijual kepada Cagamas. Berkuatkuasa September 2001 pinjaman perumahan konventional yang dijual kepada Cagamas dengan rekursa telah dimasukkan ke dalam pecahan sektor untuk pembelian harta kediaman.

1/ From September 2001 onward, datas reflect only Islamic housing loans sold to Cagamas with recourse. Prior to September 2001, this item was inclusive of conventional and Islamic housing loans sold to Cagamas. However, w.e.f. September 2001, conventional housing loans to Cagamas with recourse were included in the respective sub-sectors of loans for the purchase of residential property.