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

RM juta / *RM million*

Tujuan	2003				2004				2005	*Purpose*
	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	Mac/*Mar.*	
Pertanian, ternakan, perhutanan dan perikanan	739.8	709.4	679.2	652.3	642.1	552.8	533.9	445.5	442.9	*Agriculture, hunting, forestry and fishing*
Getah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Rubber*
Kelapa sawit	665.4	654.7	631.9	600.3	591.1	461.9	444.8	363.7	355.5	*Oil Palm*
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Cocoa*
Ternakan	13.4	12.9	12.3	17.2	16.8	16.7	15.9	15.8	19.0	*Livestock*
Perhutanan dan pembalakan	34.5	21.6	15.8	15.4	15.0	52.0	51.3	46.6	42.0	*Forestry and logging*
Perikanan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	*Fisheries*
Lain-lain	26.5	20.3	19.1	19.4	19.1	22.3	21.9	19.4	21.6	*Others*
Perlombongan dan kuari	51.7	51.7	53.2	47.7	44.7	44.7	44.5	47.4	47.4	*Mining and quarrying*
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Tin*
Petroliam mentah dan gas asli	5.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Crude petroleum and natural gas*
Kuari	46.7	46.6	53.2	47.7	44.7	44.7	44.5	47.4	47.4	*Quarrying*
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Others*
Perkilangan	1,534.8	1,371.2	1,701.5	1,667.9	1,583.5	1,576.5	1,368.6	1,295.2	1,237.3	*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	77.4	76.2	75.0	50.9	49.3	60.6	53.1	50.5	50.4	*Palm oil processing*
Makanan, minuman dan tembakau	11.8	11.9	6.5	5.8	1.4	1.4	4.4	13.5	23.6	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	244.8	249.4	223.7	222.9	223.3	219.0	216.2	161.0	160.8	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	155.1	143.8	142.9	143.2	142.5	144.7	138.7	135.3	155.3	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	31.4	27.5	28.1	42.2	31.8	28.8	27.3	25.5	22.0	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	13.4	15.2	19.0	15.2	23.1	0.5	0.5	0.5	0.5	*Printing and publishing and allied industries*
Bahan kimia perindustrian	46.6	49.8	55.8	53.1	42.3	3.3	54.6	34.7	4.7	*Industrial chemicals*
Keluaran plastik	24.7	7.2	5.7	5.7	12.7	13.6	16.9	18.8	0.0	*Plastic products*
Barangan mineral bukan metalik	209.3	206.4	552.7	547.6	473.9	429.1	98.4	86.6	33.6	*Non-metallic mineral products*
Bahan bangunan	36.6	38.6	42.0	35.5	34.5	29.3	28.9	22.3	16.5	*Building materials*
Keluaran besi dan keluli	154.7	128.1	124.7	124.3	125.0	119.9	121.5	118.4	151.2	*Iron and steel products*
Keluaran logam	199.7	195.3	194.7	190.6	192.7	186.3	187.9	180.2	182.5	*Metal products*
Jentera (bukan elektrik)	30.7	23.1	22.7	22.8	23.4	22.4	22.4	22.5	17.5	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	65.2	61.6	50.6	44.5	43.9	155.6	154.4	156.0	159.4	*Electrical machinery and appliances*
Kelengkapan pengangkutan	13.0	13.3	13.5	13.7	13.9	14.2	34.4	34.7	34.9	*Transport equipment*
Lain-lain	220.4	123.9	143.8	149.6	149.9	147.7	208.9	234.9	224.4	*Others*
Elektrik, gas dan bekalan air	518.2	482.5	446.1	384.7	386.1	501.7	480.7	410.6	417.2	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	637.4	720.0	705.0	655.3	658.4	675.2	750.1	729.8	749.9	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	126.6	118.7	109.5	97.4	95.3	87.8	126.8	129.3	149.7	*Wholesale trade*
Perdagangan runcit	132.1	122.8	114.2	92.8	98.5	96.8	130.8	125.0	121.7	*Retail trade*
Restoran dan hotel	378.6	478.5	481.3	465.1	464.6	490.5	492.5	475.6	478.5	*Restaurants and hotels*
Pembinaan	2,241.3	1,866.3	1,775.1	1,708.0	1,755.2	1,773.6	2,059.6	1,920.8	1,861.5	*Construction*
Kejuruteraan am	394.0	361.8	334.2	351.5	361.4	340.6	334.4	309.8	309.2	*Civil engineering*
Bangunan kilang dan perusahaan	161.1	105.8	102.8	80.8	79.1	73.5	71.0	74.4	110.7	*Industrial buildings and factories*
Infrastuktur	486.7	403.0	424.6	320.6	406.1	403.3	742.6	674.8	620.9	*Infrastructure*
Kompleks perniagaan	628.4	527.6	520.7	528.5	495.6	485.3	448.6	444.8	410.8	*Commercial complexes*
Kediaman	224.7	207.5	173.4	159.5	151.9	219.4	212.7	201.7	179.0	*Residential*
Lain-lain	346.3	260.7	219.5	267.2	261.1	251.5	250.4	215.3	230.9	*Others*
Pembelian harta kediaman	75.7	75.5	76.3	78.2	77.7	78.6	80.0	80.3	81.2	*Purchase of residential property*
< =25K	0.5	0.5	0.6	0.5	0.5	0.5	0.4	0.4	0.3	*< =25K*
> 25K to 60K	2.9	2.8	2.7	2.7	2.8	2.7	2.7	2.7	2.4	*> 25K to 60K*
> 60K to 100K	13.0	12.6	12.4	12.2	11.9	11.6	11.8	11.9	12.2	*> 60K to 100K*
> 100K to 150K	13.6	14.0	13.9	14.5	14.4	14.3	14.3	14.9	14.4	*> 100K to 150K*
> 150K to 250K	22.0	22.1	23.2	23.4	22.7	22.1	22.6	22.8	22.4	*> 150K to 250K*
> 250K	23.8	23.4	23.3	24.8	25.4	27.4	28.2	27.7	29.4	*> 250K*
Pinjaman perumahan yang dijual kepada Cagamas[1]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Housing loans sold to Cagamas [1]*
Pembelian harta bukan kediaman	196.0	185.2	155.5	150.0	119.8	114.6	117.7	111.9	110.4	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	0.1	0.0	0.0	0.0	0.0	0.0	10.5	10.5	10.5	*Industrial buildings and factories*
Tanah	184.4	173.9	144.1	138.6	108.4	103.0	95.5	90.0	88.5	*Land*
Kompleks perniagaan	4.2	4.3	4.4	4.4	4.5	4.6	4.6	4.7	4.7	*Commercial complexes*
Rumah kedai	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.7	6.7	*Shophouses*
Lain-lain	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Others*
Harta tanah	1,024.3	1,042.8	980.2	922.6	886.8	843.8	813.6	719.2	632.6	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	367.4	481.8	795.7	845.3	837.9	893.6	356.0	320.5	263.3	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	853.1	787.3	736.7	633.1	657.4	569.8	555.5	564.5	405.4	*Financing, insurance and business services*
Perkhidmatan kewangan	765.3	703.0	635.1	535.2	553.4	484.0	497.4	520.7	361.4	*Financial services*
Insurans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Insurance*
Perkhidmatan perniagaan	87.8	84.2	101.6	97.9	104.0	85.8	58.2	43.8	44.0	*Business services*
Kegunaan persendirian	26.6	41.4	39.6	35.5	36.4	70.7	74.7	116.6	151.3	*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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Purchase of consumer durable goods*
Pembelian sekuriti	1,823.5	1,777.0	1,933.2	1,709.4	1,595.0	1,355.9	1,445.6	1,468.4	1,542.8	*Purchase of securities*
Pembelian kenderaan pengangkutan	20.6	20.7	21.8	22.0	20.7	21.5	21.2	21.4	21.8	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	168.2	174.1	135.7	98.4	101.1	266.6	154.3	69.1	69.7	*Community, social and personal services*
Lain-lain	1,626.3	1,645.9	1,498.5	1,432.6	1,398.7	1,106.8	1,085.3	1,112.2	1,246.6	*Others*
Jumlah pinjaman	11,904.9	11,432.7	11,733.3	11,042.9	10,801.7	10,446.5	9,941.4	9,433.4	9,281.3	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	12.4	13.7	9.5	9.2	9.0	8.9	8.6	5.9	5.9	*Of which: Loans to Government*

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

[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 konvensional dan SPI yang dijual kepada Cagamas. Berkuatkuasa September 2001 pinjaman perumahan konvensional yang dijual kepada Cagamas dengan rekursa telah dimasukkan ke dalam pecahan sektor untuk pembelian harta kediaman.

Note: Sub-total may not necessarily add up to grand total due to rounding .

[1/] From September 2001 onward, data 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.