2.14.1 Bank Saudagar/Bank Pelaburan: Pengelasan Pinjaman Mengikut Sektor

Merchant Banks/Investment Banks: Classification of Loans by Sector

RM juta — *RM million*

Tujuan	2008				2009		*Purpose*
	Mac/*Mar.*	Jun/*Jun.*	Sep./*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	
Pembelian sekuriti	2345.2	1854.6	1793.2	2331.2	2378.0	2490.8	*Purchase of securities*
Pembelian kenderaan pengangkutan	72.7	73.3	22.4	22.5	21.2	19.3	*Purchase of transport vehicles*
Pembelian harta kediaman	88.8	88.1	84.8	84.6	75.4	72.5	*Purchase of residential property*
< =25K	0.3	0.3	0.3	0.3	0.3	0.4	*< =25K*
> 25K hingga 60K	3.1	3.1	3.0	3.0	2.9	3.2	*> 25K to 60K*
> 60K hingga 100K	14.2	13.9	13.7	13.5	11.7	11.7	*> 60K to 100K*
> 100K hingga 150K	15.4	15.6	15.1	14.9	12.9	14.1	*> 100K to 150K*
> 150K hingga 250K	23.3	23.0	22.5	21.9	19.2	22.6	*> 150K to 250K*
> 250K	32.6	32.1	30.5	31.0	28.4	20.6	*> 250K*
Pinjaman perumahan yang dijual kepada Cagamas[1]	0.0	0.0	0.0	0.0	0.0	0.0	*Housing loans sold to Cagamas[1]*
Pembelian harta bukan kediaman	426.7	201.3	195.5	267.5	262.0	283.8	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	33.7	7.5	7.3	16.1	15.3	14.2	*Industrial buildings and factories*
Tanah	205.3	54.7	79.4	110.1	110.0	116.5	*Land*
Kompleks perniagaan	71.8	59.2	29.1	64.8	64.8	81.5	*Commercial complexes*
Rumah kedai	16.4	10.4	10.3	7.2	7.7	7.6	*Shophouses*
Lain-lain	99.4	69.5	69.4	69.3	64.1	64.0	*Others*
Pembelian aset tetap selain tanah dan bangunan	490.8	62.1	113.6	112.0	131.8	132.0	*Purchase of fixed assets other than land and building*
Kegunaan persendirian	77.1	25.5	10.3	10.2	9.8	9.8	*Personal use*
Kad kredit	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	*Credit card*
Pembelian barangan pengguna	0.0	0.0	0.0	0.0	0.0	0.0	*Purchase of consumer durables*
Pembinaan	843.8	194.7	173.2	175.0	152.1	149.5	*Construction*
Modal kerja	3193.7	1308.4	1363.5	1271.7	1165.7	1133.0	*Working capital*
Tujuan lain	1181.5	490.4	464.3	474.3	493.1	606.6	*Other purpose*
Jumlah Pinjaman	**8720.4**	**4298.5**	**4220.8**	**4749.0**	**4689.1**	**4897.2**	***Total Loans***
Sektor[2]							*Sectors[2]*
Pertanian primer	476.0	75.0	145.0	159.9	158.6	158.3	*Primary agriculture*
Getah	0.0	0.0	0.0	0.0	0.0	0.0	*Rubber*
Kelapa sawit	366.3	60.1	130.4	145.4	144.4	144.3	*Oil Palm*
Koko	0.0	0.0	0.0	0.0	0.0	0.0	*Cocoa*
Ternakan	3.0	3.0	3.0	3.0	3.0	3.0	*Livestock*
Perhutanan dan pembalakan	5.0	4.7	4.3	3.9	3.5	3.1	*Forestry and logging*
Perikanan	0.0	0.0	0.0	0.0	0.0	0.0	*Fisheries*
Lain-lain	101.7	7.2	7.3	7.5	7.7	7.9	*Others*
Perlombongan dan kuari	31.9	61.7	60.4	80.2	34.3	69.6	*Mining and quarrying*
Timah	0.0	0.0	0.0	0.0	0.0	0.0	*Tin*
Petroliam mentah dan gas asli	0.0	30.0	30.0	50.0	0.0	35.0	*Crude petroleum and natural gas*
Kuari	31.9	31.7	30.4	30.2	28.9	28.9	*Quarrying*
Lain-lain	0.0	0.0	0.0	0.0	5.4	5.6	*Others*
Perkilangan	796.2	495.0	486.1	466.2	416.4	416.3	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah & plastik	33.6	23.2	23.2	23.1	4.8	12.9	*Manufacture of rubber and plastic products*
Timah	0.0	0.0	0.0	0.0	0.0	0.0	*Tin*
Makanan, minuman dan tembakau	0.0	0.0	0.0	0.1	0.1	0.0	*Food, beverages and tobacco*
yang mana: pemprosesan minyak kelapa sawit	0.0	0.0	0.0	0.0	0.0	0.0	*of which: palm oil processing*
Tekstil, bahan pakaian dan kulit	26.7	24.3	20.3	13.6	6.9	6.2	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	124.9	1.4	1.3	0.2	0.2	0.2	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	61.2	7.5	10.0	0.0	0.0	0.0	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	0.5	0.0	0.0	0.0	0.0	0.0	*Printing and publishing and allied industries*
Bahan kimia perindustrian	87.8	35.7	34.6	29.0	26.0	26.2	*Industrial chemicals*
Barangan mineral bukan metalik	100.0	100.3	102.0	103.3	104.3	104.8	*Non-metallic mineral products*
Keluaran besi dan keluli	163.7	156.5	156.5	151.1	149.4	143.6	*Iron and steel products*
Keluaran logam	13.9	14.0	38.6	38.7	22.5	18.9	*Metal products*
Jentera (bukan elektrik)	8.0	7.6	12.2	20.4	20.4	21.3	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	8.5	6.5	0.0	0.0	0.0	0.0	*Electrical machinery and appliances*
Kelengkapan pengangkutan	27.4	29.5	28.1	28.1	28.3	29.7	*Transport equipment*
Lain-lain	140.1	88.5	59.2	58.6	53.5	52.3	*Others*
Elektrik, gas dan bekalan air	315.5	2.2	2.1	2.1	51.8	111.8	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	591.9	185.2	183.5	164.3	175.8	191.9	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	100.9	36.7	35.3	19.2	18.6	38.0	*Wholesale trade*
Perdagangan runcit	95.8	48.5	48.3	48.2	45.9	49.1	*Retail trade*
Restoran dan hotel	395.1	100.0	99.9	96.9	111.4	104.8	*Restaurants and hotels*
Pembinaan	1162.5	459.0	443.0	461.0	404.3	407.5	*Construction*
Kejuruteraan am	313.8	102.7	114.4	113.0	97.1	73.0	*Civil engineering*
Bangunan kilang dan perusahaan	65.3	0.0	0.0	0.0	0.0	30.1	*Industrial buildings and factories*
Infrastuktur	346.6	237.6	241.2	262.8	253.0	252.0	*Infrastructure*
Kompleks perniagaan	110.5	32.6	12.5	12.6	12.5	12.3	*Commercial complexes*
Kediaman	224.9	61.9	50.6	47.2	38.0	37.7	*Residential*
Lain-lain	101.3	24.2	24.4	25.5	3.8	2.5	*Others*
Harta tanah	807.0	492.0	485.2	537.3	533.3	478.3	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	872.6	191.3	137.8	159.3	183.2	245.1	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	928.9	741.4	664.3	659.0	904.7	909.8	*Financing, insurance and business services*
Perkhidmatan kewangan	175.0	94.3	125.4	135.4	216.8	143.9	*Financial intermediation*
Perkhidmatan perniagaan	43.8	39.0	36.1	34.1	32.8	31.5	*Business activities*
Penyelidikan dan pembangunan	0.0	0.0	0.0	0.0	0.0	0.0	*Research and development*
Lain-lain aktiviti perniagaan	710.1	608.1	502.7	489.5	655.2	734.3	*Other business activities*
Pendidikan, kesihatan dan lain-lain	138.4	78.7	81.4	81.7	76.0	75.6	*Education, health & others*
Sektor isirumah[3]	1279.8	1155.4	1110.6	1061.2	1307.7	1383.0	*Household sector[3]*
Sektor lain [4]	1319.5	361.7	421.5	917.0	442.9	450.0	*Other sector [4]*

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/ industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual III.14 (sila rujuk nota untuk Jadual II.7a-10a, II.19a dalam Glosari untuk maklumat lanjut).

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.

2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

3 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

4 Pinjaman kepada perniagaan individu.

Note: Sub-total may not necessarily add up to grand total due to rounding.
With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/ industry and purpose. Loans by sector (economic sectors/industry + household sector) = Loans by purpose (Total loans).
The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table III.14(please refer to the explanatory notes for Tables II.7a-10a, II.19a in the Glossary for further details).

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.

2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

3 Household sector = total loans by purpose to households.

4 Loans to individual businesses.