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

RM juta / *RM million*

Tujuan	2002	2003				2004				*Purpose*
	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	
Pertanian, ternakan, perhutanan dan perikanan	807.4	739.8	709.4	679.2	652.3	642.1	552.8	533.9	445.5	*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	725.3	665.4	654.7	631.9	600.3	591.1	461.9	444.8	363.7	*Oil Palm*
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Cocoa*
Ternakan	13.3	13.4	12.9	12.3	17.2	16.8	16.7	15.9	15.8	*Livestock*
Perhutanan dan pembalakan	41.7	34.5	21.6	15.8	15.4	15.0	52.0	51.3	46.6	*Forestry and logging*
Perikanan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Fisheries*
Lain-lain	27.1	26.5	20.3	19.1	19.4	19.1	22.3	21.9	19.4	*Others*
Perlombongan dan kuari	69.2	51.7	51.7	53.2	47.7	44.7	44.7	44.5	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	5.0	0.0	0.0	0.0	0.0	0.0	0.0	*Crude petroleum and natural gas*
Kuari	64.1	46.7	46.6	53.2	47.7	44.7	44.7	44.5	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	2,012.1	1,534.8	1,371.2	1,701.5	1,667.9	1,583.5	1,576.5	1,368.6	1,330.1	*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	78.8	77.4	76.2	75.0	50.9	49.3	60.6	53.1	50.5	*Palm oil processing*
Makanan, minuman dan tembakau	12.8	11.8	11.9	6.5	5.8	1.4	1.4	4.4	13.5	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	277.7	244.8	249.4	223.7	222.9	223.3	219.0	216.2	186.8	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	241.8	155.1	143.8	142.9	143.2	142.5	144.7	138.7	137.2	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	32.9	31.4	27.5	28.1	42.2	31.8	28.8	27.3	25.5	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	14.1	13.4	15.2	19.0	15.2	23.1	0.5	0.5	0.5	*Printing and publishing and allied industries*
Bahan kimia perindustrian	49.2	46.6	49.8	55.8	53.1	42.3	3.3	54.6	34.7	*Industrial chemicals*
Keluaran plastik	38.7	24.7	7.2	5.7	5.7	12.7	13.6	16.9	18.8	*Plastic products*
Barangan mineral bukan metalik	251.3	209.3	206.4	552.7	547.6	473.9	429.1	98.4	93.8	*Non-metallic mineral products*
Bahan bangunan	52.1	36.6	38.6	42.0	35.5	34.5	29.3	28.9	29.5	*Building materials*
Keluaran besi dan keluli	342.7	154.7	128.1	124.7	124.3	125.0	119.9	121.5	118.4	*Iron and steel products*
Keluaran logam	232.2	199.7	195.3	194.7	190.6	192.7	186.3	187.9	180.2	*Metal products*
Jentera (bukan elektrik)	31.0	30.7	23.1	22.7	22.8	23.4	22.4	22.4	22.5	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	100.5	65.2	61.6	50.6	44.5	43.9	155.6	154.4	156.0	*Electrical machinery and appliances*
Kelengkapan pengangkutan	23.0	13.0	13.3	13.5	13.7	13.9	14.2	34.4	34.7	*Transport equipment*
Lain-lain	233.5	220.4	123.9	143.8	149.6	149.9	147.7	208.9	227.7	*Others*
Elektrik, gas dan bekalan air	779.8	518.2	482.5	446.1	384.7	386.1	501.7	480.7	413.7	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	705.2	637.4	720.0	705.0	655.3	658.4	675.2	750.1	735.3	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	156.5	126.6	118.7	109.5	97.4	95.3	87.8	126.8	129.3	*Wholesale trade*
Perdagangan runcit	148.3	132.1	122.8	114.2	92.8	98.5	96.8	130.8	130.4	*Retail trade*
Restoran dan hotel	400.4	378.6	478.5	481.3	465.1	464.6	490.5	492.5	475.6	*Restaurants and hotels*
Pembinaan	2,495.3	2,241.3	1,866.3	1,775.1	1,708.0	1,755.2	1,773.6	2,059.6	1,949.5	*Construction*
Kejuruteraan am	407.3	394.0	361.8	334.2	351.5	361.4	340.6	334.4	331.7	*Civil engineering*
Bangunan kilang dan perusahaan	164.3	161.1	105.8	102.8	80.8	79.1	73.5	71.0	74.4	*Industrial buildings and factories*
Infrastuktur	625.9	486.7	403.0	424.6	320.6	406.1	403.3	742.6	681.5	*Infrastructure*
Kompleks perniagaan	638.0	628.4	527.6	520.7	528.5	495.6	485.3	448.6	444.8	*Commercial complexes*
Kediaman	292.1	224.7	207.5	173.4	159.5	151.9	219.4	212.7	201.7	*Residential*
Lain-lain	367.8	346.3	260.7	219.5	267.2	261.1	251.5	250.4	215.3	*Others*
Pembelian harta kediaman	77.1	75.7	75.5	76.3	78.2	77.7	78.6	80.0	80.3	*Purchase of residential property*
< =25K	0.5	0.5	0.5	0.6	0.5	0.5	0.5	0.4	0.4	*< =25K*
> 25K to 60K	3.1	2.9	2.8	2.7	2.7	2.8	2.7	2.7	2.7	*> 25K to 60K*
> 60K to 100K	13.0	13.0	12.6	12.4	12.2	11.9	11.6	11.8	11.9	*> 60K to 100K*
> 100K to 150K	13.1	13.6	14.0	13.9	14.5	14.4	14.3	14.3	14.9	*> 100K to 150K*
> 150K to 250K	23.1	22.0	22.1	23.2	23.4	22.7	22.1	22.6	22.8	*> 150K to 250K*
> 250K	24.3	23.8	23.4	23.3	24.8	25.4	27.4	28.2	27.7	*> 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	209.0	196.0	185.2	155.5	150.0	119.8	114.6	117.7	111.9	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	0.3	0.1	0.0	0.0	0.0	0.0	0.0	10.5	10.5	*Industrial buildings and factories*
Tanah	196.9	184.4	173.9	144.1	138.6	108.4	103.0	95.5	90.0	*Land*
Kompleks perniagaan	4.2	4.2	4.3	4.4	4.4	4.5	4.6	4.6	4.7	*Commercial complexes*
Rumah kedai	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.7	*Shophouses*
Lain-lain	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Others*
Harta tanah	1,078.4	1,024.3	1,042.8	980.2	922.6	886.8	843.8	813.6	732.7	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	363.0	367.4	481.8	795.7	845.3	837.9	893.6	356.0	320.5	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	938.3	853.1	787.3	736.7	633.1	657.4	569.8	555.5	564.5	*Financing, insurance and business services*
Perkhidmatan kewangan	768.2	765.3	703.0	635.1	535.2	553.4	484.0	497.4	520.7	*Financial services*
Insurans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Insurance*
Perkhidmatan perniagaan	170.2	87.8	84.2	101.6	97.9	104.0	85.8	58.2	43.8	*Business services*
Kegunaan persendirian	21.1	26.6	41.4	39.6	35.5	36.4	70.7	74.7	118.1	*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	1,981.6	1,823.5	1,777.0	1,933.2	1,709.4	1,595.0	1,355.9	1,445.6	1,468.4	*Purchase of securities*
Pembelian kenderaan pengangkutan	19.4	20.6	20.7	21.8	22.0	20.7	21.5	21.2	21.4	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	203.9	168.2	174.1	135.7	98.4	101.1	266.6	154.3	69.1	*Community, social and personal services*
Lain-lain	1,720.0	1,626.3	1,645.9	1,498.5	1,432.6	1,398.7	1,106.8	1,085.3	1,117.9	*Others*
Jumlah pinjaman	13,481.0	11,904.9	11,432.7	11,733.3	11,042.9	10,801.7	10,446.5	9,941.4	9,526.4	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	22.4	12.4	13.7	9.5	9.2	9.0	8.9	8.6	8.4	*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.