III.13 Syarikat Kewangan: Pengkelasan Pinjaman mengikut Sektor
Finance Companies: 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.*	Jun/*Jun.*	
Pertanian, ternakan, perhutanan dan perikanan	564.5	548.6	542.1	569.4	567.9	582.7	508.0	483.2	493.4	134.9	*Agriculture, hunting, forestry and fishing*
Getah	8.0	8.2	8.0	10.6	10.0	9.7	7.5	6.4	6.6	4.4	*Rubber*
Kelapa sawit	119.3	103.2	106.7	115.0	113.7	119.8	92.9	89.4	91.6	33.3	*Oil Palm*
Koko	22.7	16.0	13.3	22.0	21.8	4.2	4.7	3.5	3.4	0.8	*Cocoa*
Ternakan	25.7	25.1	27.7	29.2	29.3	31.1	23.6	21.9	23.6	17.0	*Livestock*
Perhutanan dan pembalakan	225.8	224.5	230.7	236.1	237.6	260.8	275.8	273.7	283.4	61.3	*Forestry and logging*
Perikanan	27.4	26.1	26.3	27.3	27.2	27.0	19.7	13.2	12.7	3.9	*Fisheries*
Lain-lain	135.7	145.5	129.4	129.2	128.2	130.0	83.8	75.1	72.1	14.2	*Others*
Perlombongan dan kuari	119.4	116.8	110.1	106.3	96.5	90.6	67.3	59.3	44.4	19.1	*Mining and quarrying*
Timah	0.6	0.5	0.4	0.6	0.6	0.6	0.4	0.2	0.2	0.1	*Tin*
Petroliam mentah dan gas asli	11.1	10.1	9.3	9.1	9.3	9.6	5.5	4.1	4.4	2.9	*Crude petroleum and natural gas*
Kuari	105.5	103.9	97.7	93.5	83.3	76.0	56.6	50.9	35.9	14.8	*Quarrying*
Lain-lain	2.2	2.3	2.7	3.1	3.3	4.4	5.0	4.1	3.9	1.3	*Others*
Perkilangan	2,620.4	2,562.0	2,525.4	2,763.2	2,717.0	2,800.5	2,198.9	1,904.2	1,946.7	1,032.7	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	3.9	3.7	5.7	7.5	8.6	8.5	8.6	9.0	9.5	6.6	*Rubber processing and rubber products*
Timah	0.9	0.9	0.9	1.3	1.3	1.6	1.3	1.0	1.0	0.1	*Tin*
Pemprosesan minyak kelapa sawit	14.9	14.1	13.6	12.4	10.7	14.5	14.4	4.5	4.0	1.9	*Palm oil processing*
Makanan, minuman dan tembakau	178.1	174.6	178.8	192.1	194.7	203.4	147.2	131.8	127.1	50.6	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	353.6	351.5	351.1	341.2	347.5	350.7	281.7	212.6	211.9	72.3	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	299.6	300.9	308.4	322.8	324.4	336.7	310.9	277.2	274.2	94.2	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	88.2	84.7	86.5	93.6	92.0	94.8	78.3	44.7	48.2	20.4	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	156.0	148.3	153.8	214.4	217.9	220.3	184.8	185.4	192.0	144.4	*Printing and publishing and allied industries*
Bahan kimia perindustrian	55.9	55.4	53.4	52.5	50.8	52.2	38.6	35.9	39.7	25.4	*Industrial chemicals*
Keluaran plastik	183.5	176.0	171.1	235.6	240.6	247.7	207.5	192.1	213.4	125.8	*Plastic products*
Barangan mineral bukan metalik	118.6	120.1	115.4	120.8	125.6	127.7	76.2	58.8	57.6	15.4	*Non-metallic mineral products*
Bahan bangunan	75.0	75.3	71.1	73.7	71.0	72.0	38.6	30.8	30.4	9.2	*Building materials*
Keluaran besi dan keluli	85.7	86.1	82.1	92.0	88.1	102.0	82.8	86.6	92.4	70.7	*Iron and steel products*
Keluaran logam	256.4	254.2	222.7	343.3	344.1	344.7	313.3	286.0	294.3	234.6	*Metal products*
Jentera (bukan elektrik)	101.9	101.8	106.5	115.6	83.2	88.7	64.3	47.7	41.7	23.6	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	124.3	115.7	123.4	124.3	117.7	124.7	93.8	84.2	86.0	45.1	*Electrical machinery and appliances*
Kelengkapan pengangkutan	97.0	92.7	91.1	52.6	50.4	53.4	42.6	36.5	35.8	10.0	*Transport equipment*
Lain-lain	427.1	406.1	389.8	367.3	348.4	356.9	214.1	179.4	187.5	82.6	*Others*
Elektrik, gas dan bekalan air	64.7	65.0	62.7	50.8	50.9	58.1	40.3	28.6	30.6	10.6	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	3,625.8	3,655.0	3,659.9	3,635.2	3,646.0	3,846.1	2,280.4	1,593.9	1,571.5	522.5	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	1,405.0	1,410.3	1,430.4	1,428.4	1,410.9	1,480.1	936.7	561.1	573.7	241.6	*Wholesale trade*
Perdagangan runcit	1,637.7	1,663.7	1,641.9	1,623.5	1,652.5	1,775.2	885.5	684.9	692.1	250.3	*Retail trade*
Restoran dan hotel	583.0	581.0	587.7	583.3	582.7	590.9	458.1	348.0	305.7	30.6	*Restaurants and hotels*
Pembinaan	5,370.8	5,337.0	5,255.3	5,332.2	4,680.6	4,763.3	3,597.9	2,708.1	2,660.5	784.8	*Construction*
Kejuruteraan am	822.3	809.9	834.9	828.9	832.2	873.5	562.1	498.2	486.0	101.1	*Civil engineering*
Bangunan kilang dan perusahaan	121.6	135.8	133.5	129.0	129.9	131.3	93.6	83.1	77.4	35.8	*Industrial buildings and factories*
Infrastuktur	161.2	156.8	148.9	150.7	156.2	153.5	65.1	49.4	45.0	10.4	*Infrastructure*
Kompleks perniagaan	874.5	974.9	932.5	1,036.6	963.9	962.5	734.0	552.4	547.8	102.1	*Commercial complexes*
Kediaman	1,843.1	1,694.2	1,674.9	1,667.3	1,171.5	1,221.4	1,017.3	561.5	560.6	243.9	*Residential*
Lain-lain	1,548.0	1,565.5	1,530.6	1,519.8	1,426.9	1,421.0	1,125.7	963.5	943.7	291.5	*Others*
Pembelian harta kediaman	14,175.5	14,398.5	14,611.9	14,645.5	14,743.1	14,846.4	11,715.3	7,009.2	7,029.7	865.4	*Purchase of residential property*
< =25K	728.2	705.9	687.4	671.1	655.7	647.8	514.5	266.4	251.1	46.5	*< =25K*
> 25K to 60K	2,537.5	2,618.1	2,699.6	2,773.6	2,838.7	2,890.3	2,338.9	1,370.3	1,410.8	273.1	*> 25K to 60K*
> 60K to 100K	3,875.6	3,922.2	3,921.3	3,920.6	3,904.7	3,900.9	2,769.3	1,620.3	1,615.7	186.7	*> 60K to 100K*
> 100K to 150K	2,394.0	2,429.1	2,450.3	2,462.1	2,477.0	2,511.0	1,987.4	1,280.1	1,284.2	110.1	*> 100K to 150K*
> 150K to 250K	3,081.7	3,177.4	3,245.4	3,290.4	3,344.9	3,392.3	2,911.0	1,655.4	1,660.6	126.0	*> 150K to 250K*
> 250K	1,558.5	1,545.7	1,607.8	1,527.7	1,522.1	1,504.2	1,194.3	816.6	807.3	123.1	*> 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	0.0	*Housing loans sold to Cagamas [1]*
Pembelian harta bukan kediaman	4,742.9	4,628.3	4,487.3	4,408.0	4,224.4	4,118.9	3,545.2	1,825.9	1,671.4	382.1	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	554.0	536.4	494.1	474.0	448.0	436.8	372.9	181.0	159.4	41.3	*Industrial buildings and factories*
Tanah	1,149.9	1,038.2	1,000.9	956.4	913.8	888.5	764.4	478.4	336.7	144.1	*Land*
Kompleks perniagaan	863.0	899.5	902.7	892.6	813.3	795.3	726.3	436.1	493.4	50.4	*Commercial complexes*
Rumah kedai	1,511.2	1,518.2	1,479.3	1,439.2	1,377.8	1,342.0	1,151.9	299.1	275.2	108.6	*Shophouses*
Lain-lain	664.7	636.1	610.2	645.9	671.5	656.4	529.7	431.2	406.7	37.7	*Others*
Harta tanah	1,280.8	1,259.2	1,223.4	1,133.8	1,078.2	964.5	736.4	683.3	659.2	313.5	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	1,795.6	1,584.6	1,594.2	1,649.5	1,695.0	1,770.0	1,552.8	1,295.9	1,320.4	896.4	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	1,435.6	1,403.2	1,382.5	1,380.3	1,351.9	1,370.1	943.6	688.6	679.6	224.5	*Financing, insurance and business services*
Perkhidmatan kewangan	269.1	250.8	239.6	237.2	219.0	223.7	217.7	153.3	144.7	18.5	*Financial services*
Insurans	15.9	16.2	15.3	14.4	13.9	14.3	4.5	2.9	2.9	0.3	*Insurance*
Perkhidmatan perniagaan	1,150.5	1,136.1	1,127.6	1,128.6	1,119.0	1,132.1	721.4	532.4	532.0	205.7	*Business services*
Kegunaan persendirian	777.2	836.8	914.2	953.3	1,010.5	1,150.4	1,320.9	804.7	867.0	52.8	*Personal uses*
Kad kredit	1,615.1	1,628.4	1,649.0	1,658.8	1,566.4	1,625.6	1,679.3	1,396.8	1,389.9	0.0	*Credit cards*
Pembelian barangan pengguna	36.9	36.6	33.1	21.3	20.3	21.0	20.2	10.7	9.6	0.8	*Purchase of consumer durable goods*
Pembelian sekuriti	3,858.7	3,746.1	3,620.8	3,621.6	3,515.6	3,542.1	3,050.2	723.4	699.7	111.0	*Purchase of securities*
Pembelian kenderaan pengangkutan	57,583.2	59,212.3	61,409.5	62,973.6	64,451.2	66,437.3	50,191.8	33,084.3	33,752.8	14,903.5	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	1,072.9	1,062.1	1,042.1	1,062.4	1,044.2	1,092.8	673.6	515.4	503.1	161.2	*Community, social and personal services*
Lain-lain	1,045.1	929.9	886.0	929.2	833.6	721.6	1,102.7	1,274.4	1,420.3	651.4	*Others*
Jumlah pinjaman	101,785.0	103,010.2	105,009.4	106,894.4	107,293.3	109,802.1	85,224.8	56,089.9	56,749.8	21,067.3	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	6.8	6.7	6.6	7.0	6.9	6.5	1.6	1.1	1.0	1.1	*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 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.

[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.