2.12.1 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor

Commercial Banks: Classification of Loans by Sector

RM juta | *RM million*

Tujuan	2007				2008				2009	*Purpose*
	Mac/*Mar.*	Jun/*Jun.*	Sep./*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep./*Sep.*	Dis./*Dec.*	Mac/*Mar.*	
Pembelian sekuriti	19,124.2	21,267.5	38,881.1	23,959.1	26,188.2	28,329.3	30,336.2	30,931.1	29,080.5	*Purchase of securities*
Pembelian kenderaan pengangkutan	103,510.6	103,866.2	105,662.2	107,013.7	108,684.8	112,578.0	115,075.3	115,528.4	116,234.5	*Purchase of transport vehicles*
Pembelian harta kediaman	164,018.0	166,628.8	169,979.6	173,101.0	176,510.5	180,529.5	186,243.8	191,047.4	194,668.0	*Purchase of residential property*
< =25K	1,249.4	1,495.0	1,432.7	1,400.4	1,267.8	1,163.2	1,224.7	1,190.3	1,175.2	*< =25K*
> 25K hingga 60K	11,400.6	11,279.9	11,134.7	10,818.0	10,733.9	10,602.0	10,504.5	10,373.8	10,399.2	*> 25K to 60K*
> 60K hingga 100K	22,729.8	22,647.1	22,400.3	22,211.8	22,007.4	21,825.9	21,770.6	21,690.4	21,489.6	*> 60K to 100K*
> 100K hingga 150K	27,651.8	27,903.0	27,933.2	27,956.9	27,999.9	28,069.6	28,335.6	28,569.2	28,901.0	*> 100K to 150K*
> 150K hingga 250K	48,240.1	45,943.5	46,510.0	46,872.5	47,232.8	47,702.9	48,485.1	49,224.5	49,514.5	*> 150K to 250K*
> 250K	52,746.3	57,360.3	60,568.8	63,841.5	67,268.7	71,165.8	75,923.3	79,999.3	83,188.5	*> 250K*
Pinjaman perumahan yang dijual kepada Cagamas[1]	841.5	826.7	964.7	1,165.7	1,134.9	1,127.3	1,100.7	1,044.4	919.3	*Housing loans sold to Cagamas [1]*
Pembelian harta bukan kediaman	47,297.9	49,325.0	52,032.4	54,579.3	57,273.1	60,336.6	63,706.2	66,357.1	68,084.1	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	6,763.9	7,031.3	7,405.4	7,785.4	8,037.6	8,375.7	8,950.5	9,423.3	9,713.4	*Industrial buildings and factories*
Tanah	8,124.6	8,440.2	9,010.8	9,977.7	10,663.3	11,705.0	12,954.1	13,413.6	13,655.5	*Land*
Kompleks perniagaan	5,497.7	5,699.5	6,158.7	6,230.8	6,699.6	7,101.2	7,436.3	7,722.3	7,778.8	*Commercial complexes*
Rumah kedai	21,959.6	22,736.5	23,848.5	24,671.8	25,692.2	26,510.0	27,551.0	28,627.6	29,462.0	*Shophouses*
Lain-lain	4,952.1	5,417.6	5,609.0	5,913.6	6,180.5	6,644.8	6,814.2	7,170.3	7,474.4	*Others*
Pembelian aset tetap selain tanah dan bangunan	4,758.7	4,834.2	5,174.9	5,691.0	5,958.9	7,052.6	7,888.8	8,262.5	8,418.2	*Purchase of fixed assets other than land and building*
Kegunaan persendirian	23,867.2	24,802.2	25,949.9	26,896.5	27,770.9	28,735.0	30,088.4	31,170.3	32,288.7	*Personal use*
Kad kredit	19,941.7	21,126.8	21,604.4	22,769.9	22,429.8	23,318.5	23,806.9	24,948.6	24,362.8	*Credit card*
Pembelian barangan pengguna	207.1	222.4	238.6	171.7	165.7	150.7	145.4	170.4	157.2	*Purchase of consumer durables*
Pembinaan	15,936.0	14,675.5	14,574.5	14,482.6	15,225.6	15,919.5	16,278.7	16,571.6	17,484.8	*Construction*
Modal kerja	171,246.6	176,365.9	178,400.3	182,519.8	188,896.4	199,959.4	210,062.6	206,217.1	204,247.6	*Working capital*
Tujuan lain	23,287.6	22,898.8	23,495.9	24,018.0	22,631.3	23,551.1	23,771.2	29,547.9	33,238.8	*Other purpose*
Jumlah Pinjaman	**594,037.0**	**606,839.9**	**636,958.4**	**636,368.3**	**652,870.4**	**681,587.5**	**708,504.2**	**721,796.7**	**729,184.5**	***Total Loans***
Sektor[2]										*Sectors [2]*
Pertanian primer	12,979.3	13,229.7	13,898.3	13,593.3	13,780.7	14,910.3	15,642.2	15,778.3	16,540.6	*Primary agriculture*
Getah	187.9	208.9	284.7	266.8	330.0	280.4	352.5	273.0	321.3	*Rubber*
Kelapa sawit	7,445.6	7,578.4	7,947.6	8,223.2	8,341.5	9,189.0	9,631.7	9,742.6	10,585.1	*Oil Palm*
Koko	32.7	32.4	24.9	42.8	81.4	72.3	113.7	114.2	94.4	*Cocoa*
Ternakan	949.7	941.1	953.9	998.7	1,032.3	1,016.6	1,033.8	1,036.2	977.3	*Livestock*
Perhutanan dan pembalakan	1,892.5	2,032.6	2,146.4	2,231.1	2,208.6	2,423.0	2,330.4	2,388.8	2,175.8	*Forestry and logging*
Perikanan	393.0	421.7	430.4	439.6	486.4	531.9	549.2	543.6	541.7	*Fisheries*
Lain-lain	2,077.9	2,014.7	2,110.4	1,391.1	1,300.5	1,397.2	1,630.9	1,679.9	1,844.9	*Others*
Perlombongan dan kuari	1,373.5	1,478.9	1,305.9	1,559.8	1,570.9	1,782.1	1,879.1	1,814.9	2,059.2	*Mining and quarrying*
Timah	64.8	66.7	64.8	138.7	176.8	160.0	161.1	161.7	159.4	*Tin*
Petroliam mentah dan gas asli	304.3	670.2	521.0	534.0	606.3	523.0	680.2	697.1	881.8	*Crude petroleum and natural gas*
Kuari	979.5	705.5	688.6	850.6	747.5	879.7	862.4	852.3	905.5	*Quarrying*
Lain-lain	24.9	36.6	31.5	36.5	40.2	219.4	175.4	103.8	112.5	*Others*
Perkilangan	68,012.9	70,072.3	71,949.3	73,724.6	76,136.1	81,373.0	83,540.7	80,608.9	75,980.7	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah & plastik	7,434.1	7,442.4	7,445.3	7,607.8	7,998.2	7,972.2	8,355.3	7,647.3	7,033.5	*Manufacture of rubber and plastic products*
Timah	35.5	85.1	79.1	104.6	117.2	200.1	208.0	231.4	270.6	*Tin*
Makanan, minuman dan tembakau	9,301.5	9,347.3	10,354.1	10,920.5	11,876.4	12,223.5	12,182.3	10,810.3	10,728.4	*Food, beverages and tobacco*
yang mana: pemprosesan minyak kelapa sawit	2,563.5	3,075.9	3,657.5	4,156.4	4,463.8	4,478.8	3,999.9	3,494.8	3,107.4	*of which: palm oil processing*
Tekstil, bahan pakaian dan kulit	3,738.5	3,755.3	3,701.9	3,864.6	3,710.9	3,771.8	3,757.1	3,935.5	3,588.1	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	6,034.1	6,331.0	6,326.4	6,552.5	6,633.3	6,853.3	7,046.3	6,958.1	6,519.5	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	2,618.8	2,759.2	2,894.2	2,940.4	2,928.3	2,951.4	2,942.0	2,856.6	2,679.3	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	1,951.0	2,025.7	2,040.9	1,975.4	1,953.5	1,959.5	1,973.1	1,973.2	1,909.8	*Printing and publishing and allied industries*
Bahan kimia perindustrian	5,386.4	5,509.2	5,491.8	5,841.6	6,139.9	6,611.0	7,281.0	6,634.6	5,812.0	*Industrial chemicals*
Barangan mineral bukan metalik	2,951.4	3,180.5	3,175.2	3,372.0	3,377.5	3,416.6	3,365.1	3,396.0	3,481.0	*Non-metallic mineral products*
Keluaran besi dan keluli	6,337.5	6,714.9	6,675.3	6,502.9	6,539.0	7,499.1	8,341.0	8,299.8	7,734.0	*Iron and steel products*
Keluaran logam	5,388.7	5,644.7	5,911.0	5,970.0	5,973.3	6,281.8	6,471.7	6,403.2	6,057.9	*Metal products*
Jentera (bukan elektrik)	2,043.8	2,141.8	2,141.3	2,054.7	2,071.1	4,166.5	3,426.1	3,444.9	2,511.3	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	3,822.3	3,723.1	3,998.9	4,140.3	4,061.2	4,106.2	3,973.0	4,109.1	3,992.8	*Electrical machinery and appliances*
Kelengkapan pengangkutan	2,210.8	2,459.9	2,753.8	2,964.0	3,332.2	3,658.7	3,834.8	4,115.1	4,080.6	*Transport equipment*
Lain-lain	8,758.5	8,952.1	8,960.1	8,913.3	9,424.2	9,701.2	10,383.8	9,793.8	9,581.8	*Others*
Elektrik, gas dan bekalan air	4,632.7	3,393.2	3,502.7	3,696.5	4,006.0	4,044.5	4,104.1	4,543.5	4,662.9	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	51,761.9	51,992.7	54,739.8	55,892.2	56,928.6	60,496.3	62,914.6	61,361.0	59,385.3	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	30,795.9	31,078.7	32,688.1	33,559.9	33,700.2	35,858.4	39,749.2	37,635.8	35,691.3	*Wholesale trade*
Perdagangan runcit	15,748.5	15,790.1	17,011.7	16,826.5	17,526.8	18,196.8	16,660.2	17,002.2	16,951.4	*Retail trade*
Restoran dan hotel	5,217.4	5,123.8	5,040.0	5,505.8	5,701.6	6,441.1	6,505.2	6,723.0	6,742.5	*Restaurants and hotels*
Pembinaan	29,849.8	30,244.5	30,698.2	30,911.9	32,857.9	33,864.0	34,435.1	34,130.0	34,954.6	*Construction*
Kejuruteraan am	8,420.5	8,956.5	9,292.8	9,499.2	10,242.6	10,794.1	10,783.1	11,190.7	11,414.8	*Civil engineering*
Bangunan kilang dan perusahaan	980.0	994.5	975.4	1,174.7	1,130.3	1,228.4	1,204.3	1,092.4	1,010.7	*Industrial buildings and factories*
Infrastuktur	2,218.4	2,014.6	2,035.5	2,033.6	3,074.6	3,278.0	3,802.7	3,701.9	4,427.4	*Infrastructure*
Kompleks perniagaan	3,223.1	3,434.2	3,427.5	3,234.1	3,361.6	3,610.3	3,383.4	3,397.0	3,506.0	*Commercial complexes*
Kediaman	7,762.2	7,691.4	7,621.9	7,639.7	7,899.7	7,686.5	7,678.3	7,472.6	7,620.3	*Residential*
Lain-lain	7,245.6	7,153.3	7,345.1	7,330.6	7,149.2	7,266.7	7,583.4	7,275.3	6,975.4	*Others*
Harta tanah	16,432.0	16,831.2	17,944.2	19,627.8	21,050.4	22,248.3	23,626.3	24,961.7	26,548.1	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	11,094.6	13,659.7	31,038.1	14,268.9	14,629.9	17,587.6	22,958.1	22,967.2	25,035.5	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	35,448.3	37,660.8	35,978.7	38,692.6	40,707.7	42,619.0	45,252.0	47,582.4	48,365.1	*Financing, insurance and business services*
Perkhidmatan kewangan	19,987.2	20,894.3	18,939.6	19,158.4	21,904.7	22,018.0	23,621.8	24,254.7	24,305.3	*Financial intermediation*
Perkhidmatan perniagaan	1,807.3	2,141.7	1,059.0	1,074.8	1,249.1	1,528.4	1,675.8	1,658.7	1,522.7	*Business activities*
Penyelidikan dan pembangunan	18.5	66.8	95.0	173.0	326.8	70.8	110.6	255.2	161.0	*Research and development*
Lain-lain aktiviti perniagaan	13,635.3	14,558.1	15,885.1	18,286.4	17,227.1	19,001.8	19,843.9	21,413.8	22,376.3	*Other business activities*
Pendidikan, kesihatan dan lain-lain	6,417.2	6,552.0	6,626.2	6,707.5	6,898.0	6,769.2	6,992.0	12,631.5	15,780.9	*Education, health & others*
Sektor isirumah[3]	335,454.7	341,598.0	349,802.9	357,380.3	363,558.8	372,831.1	383,144.7	391,894.5	397,401.6	*Household sector [3]*
Sektor lain[4]	20,580.2	20,126.9	19,474.4	20,312.8	20,745.4	23,062.0	24,015.4	23,522.9	22,470.1	*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.12 (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.12 (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.