III.12 Bank Perdagangan: Pengkelasan Pinjaman Mengikut Sektor
Commercial Banks: Classification of Loans by Sector

RM juta — *RM million*

Tujuan	2002				2003				2004				2005				2006	*Purpose*
	Mac/Mar.	*Jun/Jun.*	*Sep/Sep.*	*Dis./Dec.*	*Mac/Mar.*	*Jun/Jun.*	*Sep/Sep.*	*Dis./Dec.*	*Mac/Mar.*	*Jun/Jun.*	*Sep/Sep.*	*Dis./Dec.*	*Mac/Mar.*	*Jun/Jun.*	*Sep/Sep.*	*Dis./Dec.*	*Mac/Mar.*	
Pertanian, ternakan, perhutanan dan perikanan	10,049.7	10,093.3	10,046.9	10,278.1	10,076.1	10,059.1	9,647.6	9,292.4	9,570.4	10,335.3	10,236.6	9,950.1	9,941.0	10,652.1	11,077.2	10,505.9	10,966.7	*Agriculture, hunting, forestry and fishing*
Getah	261.2	254.4	247.4	226.2	237.8	251.6	166.0	164.2	158.1	235.1	209.6	211.3	255.5	322.4	252.2	264.5	262.0	*Rubber*
Kelapa sawit	5,975.2	6,169.3	6,139.9	6,491.8	6,450.3	6,339.4	5,934.5	5,716.8	6,031.4	6,607.5	6,575.5	6,256.2	6,226.2	6,600.8	7,158.8	6,732.2	6,958.3	*Oil Palm*
Koko	83.2	79.8	63.6	67.4	64.0	59.0	57.3	59.3	54.5	50.6	46.9	49.3	53.1	51.4	63.9	63.0	61.7	*Cocoa*
Ternakan	847.3	874.5	920.0	948.1	987.3	1,005.9	1,014.3	993.1	1,019.1	1,070.8	1,105.3	1,140.0	1,115.4	1,067.8	1,130.1	1,079.2	1,100.0	*Livestock*
Perhutanan dan pembalakan	1,439.3	1,476.1	1,514.3	1,459.8	1,204.6	1,236.6	1,269.3	1,185.5	1,242.6	1,235.1	1,231.1	1,258.7	1,263.5	1,498.3	1,494.4	1,375.0	1,482.1	*Forestry and logging*
Perikanan	210.8	199.4	195.0	198.8	193.3	198.8	192.7	205.6	203.8	203.5	212.3	228.2	238.7	246.2	250.6	251.3	260.5	*Fisheries*
Lain-lain	1,232.7	1,039.8	966.8	886.0	938.7	967.9	1,013.6	968.0	860.9	932.6	855.9	806.5	788.5	865.2	727.2	740.9	842.2	*Others*
Perlombongan dan kuari	811.7	803.8	903.5	835.1	836.7	808.3	1,109.5	942.1	953.7	890.3	860.1	883.4	835.1	838.0	729.8	746.0	947.7	*Mining and quarrying*
Timah	11.0	12.4	112.3	11.9	11.3	11.6	166.2	11.2	12.1	11.3	25.6	25.8	25.6	25.3	22.1	35.4	27.2	*Tin*
Petroliam mentah dan gas asli	183.2	171.1	206.4	216.9	214.4	221.0	216.7	236.1	265.2	261.5	223.7	252.6	190.4	173.2	154.3	165.8	167.3	*Crude petroleum and natural gas*
Kuari	511.0	529.4	536.0	543.9	547.6	509.4	554.4	549.7	540.2	515.9	509.5	504.1	516.9	536.9	534.0	522.3	732.9	*Quarrying*
Lain-lain	106.5	90.8	48.8	62.4	63.4	66.3	172.2	145.1	136.1	101.5	101.3	100.9	102.2	102.5	19.4	22.6	20.4	*Others*
Perkilangan	58,516.7	57,179.3	57,008.7	56,750.3	56,321.7	57,637.6	56,950.6	56,652.0	56,260.4	58,969.8	60,186.7	59,820.9	59,417.2	60,408.1	59,598.4	58,709.8	60,609.3	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	408.5	456.4	469.7	472.4	568.6	535.3	591.6	711.8	751.5	690.0	703.2	735.2	747.2	664.8	970.2	986.0	1,350.0	*Rubber processing and rubber products*
Timah	56.7	73.9	40.9	34.3	43.2	30.9	25.6	72.2	84.4	82.3	85.3	230.4	222.1	205.1	203.4	201.5	144.2	*Tin*
Pemprosesan minyak kelapa sawit	2,108.9	1,989.5	2,051.0	2,128.2	2,112.4	2,004.1	1,939.1	1,995.2	1,977.4	2,521.1	2,380.2	2,266.1	2,087.6	2,094.2	2,064.8	2,097.3	2,374.6	*Palm oil processing*
Makanan, minuman dan tembakau	4,719.4	4,406.2	4,310.7	4,673.2	4,660.0	4,704.8	4,463.9	4,397.0	4,507.4	4,691.5	5,082.5	4,822.0	5,199.5	5,347.6	5,212.7	5,045.2	5,197.1	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	4,387.9	4,463.4	4,570.0	4,417.2	4,640.6	4,701.6	4,694.4	4,584.5	4,591.8	4,974.1	5,157.7	4,953.7	4,433.0	4,811.5	4,316.9	4,502.3	4,302.9	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	6,072.8	6,080.3	6,153.0	6,045.2	6,001.3	5,952.2	5,870.4	5,949.3	5,819.8	5,687.0	5,870.5	5,744.8	5,667.4	5,698.6	5,811.9	5,492.4	5,541.0	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	1,670.1	1,769.7	1,872.4	1,805.3	1,871.0	1,941.4	1,954.8	1,962.0	1,991.3	2,057.1	2,005.9	2,056.8	1,970.7	2,008.9	1,935.1	1,963.8	2,005.0	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	2,160.1	1,581.0	1,597.4	1,622.0	1,622.6	1,578.6	1,574.5	1,619.0	1,461.3	1,547.9	1,692.5	1,809.3	1,783.8	1,824.5	1,854.3	1,880.0	2,049.5	*Printing and publishing and allied industries*
Bahan kimia perindustrian	2,635.2	2,558.5	2,600.5	2,632.9	2,622.0	2,855.2	2,652.9	2,444.7	2,603.4	2,811.1	2,672.4	2,575.3	2,618.4	2,586.9	2,328.7	2,553.7	2,636.6	*Industrial chemicals*
Keluaran plastik	2,753.4	2,871.8	2,739.7	2,740.6	2,900.3	2,918.3	2,850.5	2,852.7	2,904.6	2,975.7	2,876.0	2,941.1	3,051.1	3,361.2	3,130.3	3,246.0	3,350.0	*Plastic products*
Barangan mineral bukan metalik	4,019.5	4,055.0	3,550.8	3,638.4	3,859.9	4,121.0	3,738.9	3,392.5	3,416.5	3,282.6	3,427.3	3,429.5	3,547.7	3,394.2	3,538.4	3,395.9	3,324.5	*Non-metallic mineral products*
Bahan bangunan	1,949.4	1,962.6	1,815.3	1,895.4	2,159.5	2,262.0	2,077.1	1,800.0	1,718.3	1,565.0	1,624.8	1,703.7	1,719.6	1,752.5	1,815.6	1,767.1	1,739.7	*Building materials*
Keluaran besi dan keluli	5,674.6	5,572.0	5,346.7	5,171.4	4,573.2	4,746.8	4,907.4	4,848.7	4,785.8	5,340.3	5,475.5	5,772.4	6,058.9	5,885.3	5,662.0	5,521.4	5,407.9	*Iron and steel products*
Keluaran logam	3,316.7	3,290.1	3,314.8	3,380.6	3,074.3	3,139.8	3,188.8	3,129.1	3,222.8	3,402.8	3,617.6	3,684.9	4,043.3	4,097.1	4,281.5	4,290.3	4,562.6	*Metal products*
Jentera (bukan elektrik)	1,059.8	1,039.3	1,018.9	862.1	955.1	875.6	859.3	814.2	848.8	919.4	835.4	877.6	908.4	1,030.6	1,118.7	1,082.6	1,155.6	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	5,069.5	4,946.0	4,739.6	4,430.9	4,765.8	5,054.2	4,909.0	4,525.9	4,425.3	5,175.9	5,280.9	5,385.1	4,930.2	5,043.5	4,789.3	4,593.5	4,618.1	*Electrical machinery and appliances*
Kelengkapan pengangkutan	1,908.3	1,916.7	2,014.8	1,860.3	1,558.6	1,765.8	1,941.8	2,350.2	1,880.2	2,437.2	2,897.8	2,769.1	2,497.7	2,760.6	2,642.9	2,737.7	2,622.2	*Transport equipment*
Lain-lain	8,545.9	8,146.9	8,802.4	8,939.7	8,333.3	8,449.8	8,710.5	9,202.9	9,270.0	8,808.8	8,501.3	8,064.1	7,930.5	7,840.8	7,921.5	7,353.3	8,227.7	*Others*
Elektrik, gas dan bekalan air	4,211.9	5,133.5	5,565.7	5,985.7	5,597.0	6,090.9	5,483.0	4,630.5	4,756.4	4,826.4	5,196.1	4,756.6	4,775.3	4,747.1	4,935.8	4,469.0	4,610.8	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	31,825.2	32,528.4	32,643.4	32,892.1	32,345.9	33,510.6	33,738.4	34,871.3	34,744.7	35,901.2	38,706.0	41,131.1	41,677.1	44,229.9	45,740.6	45,842.7	46,449.0	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	18,536.3	19,100.3	19,249.3	19,351.1	19,184.2	19,556.9	19,623.6	20,468.4	20,436.4	21,287.2	22,918.6	24,819.2	25,199.9	26,398.5	26,809.9	26,975.3	26,935.1	*Wholesale trade*
Perdagangan runcit	9,584.4	9,715.0	9,765.8	9,868.3	9,491.9	9,984.1	10,058.4	10,445.9	10,334.9	10,646.8	11,763.0	12,305.9	12,458.4	13,627.2	14,716.8	14,460.9	15,196.0	*Retail trade*
Restoran dan hotel	3,704.5	3,713.1	3,628.2	3,672.7	3,669.8	3,969.6	4,056.5	3,957.0	3,973.4	3,967.3	4,024.5	4,006.0	4,018.8	4,204.1	4,213.9	4,406.4	4,317.9	*Restaurants and hotels*
Pembinaan	25,023.8	26,259.1	25,004.6	24,189.9	24,229.7	23,841.6	23,024.2	22,442.4	22,636.0	23,020.9	24,284.8	26,082.2	25,538.0	27,450.6	27,386.4	27,394.4	27,703.0	*Construction*
Kejuruteraan am	5,249.0	5,334.1	5,390.9	5,499.9	5,776.0	5,882.6	5,965.3	6,151.8	6,463.9	6,469.5	6,826.5	6,675.1	6,582.2	7,163.9	7,232.4	7,257.3	7,334.7	*Civil engineering*
Bangunan kilang dan perusahaan	1,551.9	1,477.6	1,500.1	1,446.4	1,439.8	1,405.7	1,301.6	1,013.0	921.5	906.1	868.7	864.1	897.5	947.4	932.8	891.5	887.1	*Industrial buildings and factories*
Infrastuktur	4,768.8	6,096.2	4,887.4	4,407.5	4,281.9	4,239.5	3,450.3	2,909.4	2,915.1	2,980.9	2,916.2	3,047.4	2,943.9	2,895.7	2,788.2	2,899.7	2,715.4	*Infrastructure*
Kompleks perniagaan	3,100.6	3,009.2	3,030.9	2,932.0	2,818.8	2,493.5	2,314.0	2,249.2	2,233.6	2,414.6	2,656.0	2,799.2	2,580.0	2,937.0	3,215.5	2,861.6	2,894.5	*Commercial complexes*
Kediaman	4,646.7	4,466.4	4,530.4	4,674.6	4,684.3	4,782.8	4,957.2	4,987.1	5,117.8	5,214.7	5,748.4	6,846.6	6,746.4	7,024.1	7,072.1	7,355.7	7,714.1	*Residential*
Lain-lain	5,706.8	5,875.7	5,665.0	5,229.5	5,229.0	5,037.5	5,035.8	5,131.9	4,984.1	5,035.0	5,268.9	5,849.9	5,788.0	6,482.6	6,145.3	6,128.5	6,157.2	*Others*
Pembelian harta kediaman	75,986.0	79,112.2	82,835.5	85,999.4	89,358.4	93,135.8	97,248.0	101,600.2	105,190.4	109,287.8	116,508.8	125,236.1	129,662.8	139,295.4	143,475.4	147,785.3	152,271.4	*Purchase of residential property*
< =25K	1,684.6	1,658.9	1,627.7	1,601.0	1,560.9	1,548.4	1,529.5	1,546.1	1,511.0	1,508.7	1,609.4	1,855.7	1,794.2	2,004.5	2,100.9	2,423.6	2,777.5	*< =25K*
> 25K to 60K	6,382.1	6,528.3	6,730.9	6,857.6	7,030.4	7,204.3	7,369.3	7,547.7	7,690.5	7,833.5	8,550.5	9,666.8	9,903.9	11,094.6	11,217.2	11,316.8	11,650.5	*> 25K to 60K*
> 60K to 100K	14,760.9	15,091.4	15,609.2	15,970.0	16,307.6	16,722.5	17,135.6	17,503.8	17,846.8	18,184.5	19,453.8	20,889.2	21,256.6	22,820.6	22,994.5	23,140.1	23,525.8	*> 60K to 100K*
> 100K to 150K	15,581.2	16,142.2	16,765.2	17,367.5	17,949.9	18,571.5	19,288.7	19,969.1	20,498.8	21,085.1	22,012.8	23,181.3	23,902.8	25,513.1	26,030.4	26,631.4	27,641.2	*> 100K to 150K*
> 150K to 250K	19,142.8	20,239.4	21,273.7	22,268.2	23,504.1	24,649.7	25,881.4	27,145.0	28,249.9	29,430.3	31,312.8	33,673.4	34,672.0	37,169.5	38,347.5	39,381.6	38,581.4	*> 150K to 250K*
> 250K	18,434.6	19,452.0	20,828.8	21,935.0	23,005.5	24,439.4	26,043.6	27,888.5	29,393.4	31,245.6	33,569.4	35,969.8	38,133.4	40,693.1	42,784.9	44,891.9	48,095.1	*> 250K*
Pinjaman perumahan yang dijual kepada Cagamas[1]	196.8	192.8	249.7	247.0	241.8	238.3	234.0	229.1	224.9	220.8	710.8	588.0	579.1	571.6	555.0	544.1	535.9	*Housing loans sold to Cagamas[1]*
Pembelian harta bukan kediaman	21,983.6	22,240.5	22,450.2	22,551.3	22,668.0	22,990.7	23,618.5	24,240.1	24,683.2	25,483.3	26,653.3	29,196.8	30,005.0	32,305.6	33,482.5	34,640.1	35,504.3	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	3,646.6	3,651.5	3,684.8	3,707.0	3,674.5	3,674.4	3,675.3	3,702.7	3,658.2	3,751.3	3,877.4	4,277.2	4,426.3	4,710.8	4,790.1	4,856.0	4,811.4	*Industrial buildings and factories*
Tanah	3,094.4	3,213.3	3,246.1	3,181.4	3,212.7	3,246.5	3,374.1	3,476.4	3,498.4	3,667.5	3,824.2	4,196.3	4,267.1	4,519.6	4,650.8	5,000.2	5,119.2	*Land*
Kompleks perniagaan	2,841.2	2,786.5	2,762.8	2,729.2	2,684.1	2,537.2	2,757.0	2,756.8	2,786.5	2,854.4	2,930.0	3,270.8	3,411.5	3,920.7	4,087.8	4,175.8	4,294.8	*Commercial complexes*
Rumah kedai	10,269.0	10,460.3	10,732.8	10,936.9	11,075.8	11,334.8	11,696.6	12,135.5	12,548.0	12,925.7	13,685.7	15,029.2	15,355.4	16,080.9	16,731.2	17,304.3	17,900.8	*Shophouses*
Lain-lain	2,132.5	2,128.9	2,023.8	1,996.7	2,020.9	2,197.9	2,115.5	2,168.8	2,192.2	2,284.5	2,336.0	2,423.5	2,544.7	3,073.6	3,222.6	3,303.9	3,378.0	*Others*
Harta tanah	12,708.0	12,128.0	11,733.8	11,357.5	11,361.8	11,623.7	11,495.5	11,823.7	12,202.8	11,864.9	12,047.6	12,299.1	12,590.7	13,177.2	13,409.9	13,810.5	13,763.0	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	7,561.2	8,227.7	8,023.7	7,608.2	6,762.6	8,866.2	10,323.5	8,233.1	8,298.4	9,050.7	7,302.9	8,299.2	7,996.4	8,522.9	9,992.4	10,051.8	9,817.5	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	30,129.0	29,741.8	28,097.7	27,524.0	26,906.0	27,900.6	28,289.2	27,243.9	27,641.8	27,764.4	28,212.5	29,686.3	30,592.7	29,968.3	29,782.0	29,642.3	31,938.4	*Financing, insurance and business services*
Perkhidmatan kewangan	21,957.2	21,443.8	19,675.5	19,830.7	19,577.9	20,444.7	20,759.3	19,940.7	19,649.0	20,076.8	19,647.9	20,609.0	21,597.5	21,071.7	20,152.9	20,333.8	21,810.1	*Financial services*
Insurans	508.1	496.7	498.5	588.4	538.1	504.5	485.8	192.1	134.8	101.3	123.5	124.8	108.4	99.4	115.9	136.9	158.4	*Insurance*
Aktiviti penyewaan dan perniagaan	7,663.7	7,801.3	7,923.7	7,104.9	6,790.0	6,951.5	7,044.1	7,111.1	7,858.0	7,586.3	8,441.1	8,952.5	8,886.8	8,797.2	9,513.1	9,171.6	9,969.9	*Renting and business activities*
Penyelidikan dan pembangunan	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	*Research and development*
Aktiviti perniagaan lain	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	*Other business activities*
Kegunaan persendirian	12,786.8	13,121.6	13,410.9	13,541.7	13,501.0	13,506.8	13,839.9	14,188.3	14,490.4	14,864.3	15,370.9	16,365.8	16,557.3	18,105.3	19,056.1	19,689.6	20,389.4	*Personal uses*
Kad kredit	7,429.8	7,856.0	8,303.2	8,990.2	9,089.3	9,490.5	9,956.6	10,577.6	10,560.5	11,042.5	11,691.0	12,838.4	12,999.9	15,023.7	15,680.4	16,692.9	16,818.5	*Credit cards*
Pembelian barangan pengguna	462.2	388.4	372.8	368.5	354.5	352.9	357.1	351.5	327.8	315.5	307.4	304.1	296.7	294.8	293.1	273.3	255.7	*Purchase of consumer durable goods*
Pembelian sekuriti	14,640.3	14,511.9	14,768.5	15,707.8	15,167.0	15,467.7	16,204.2	14,475.6	14,421.1	14,591.2	15,464.9	17,195.8	17,193.1	17,777.6	18,245.2	19,015.3	19,431.3	*Purchase of securities*
Pembelian kenderaan pengangkutan	925.1	914.8	967.3	1,001.5	1,035.6	1,073.2	1,119.5	1,236.5	1,349.1	1,481.0	20,397.9	39,963.5	41,652.2	64,195.5	67,797.7	70,490.6	87,732.1	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	4,811.2	4,760.7	4,859.1	4,552.2	4,583.2	4,545.7	4,176.7	3,807.7	3,736.8	3,807.9	4,312.4	4,521.3	4,736.2	5,648.1	5,445.9	5,354.0	5,451.3	*Community, social and personal services*
Lain-lain	8,687.9	8,702.2	8,640.7	7,860.9	9,288.6	8,215.4	8,887.7	9,001.2	8,921.5	8,673.3	8,316.1	9,234.8	9,532.6	10,102.1	10,076.1	11,118.5	12,547.8	*Others*
Jumlah pinjaman	328,747.1	333,896.2	335,885.8	338,241.5	339,724.8	349,355.9	355,703.9	355,839.2	360,970.5	372,391.3	406,766.8	448,353.5	456,578.2	503,313.7	516,759.7	526,776.0	557,742.9	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	5,089.9	4,859.9	5,014.7	3,812.3	4,571.4	4,453.0	4,560.5	4,653.8	4,645.6	4,531.1	4,424.0	4,998.2	4,558.3	4,894.2	3,899.7	3,409.8	3,141.8	*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.*