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

RM juta *RM million*

Tujuan	1997	1998				1999		*Purpose*
	Dis./*Dec*.	Mac/*Mar*.	Jun/*Jun*.	Sept./*Sept*.	Dis./*Dec*.	Mac/*Mar*.	Jun/*Jun*.	
Pertanian, ternakan, perhutanan dan perikanan	5,917.6	6,045.8	6,156.5	6,155.5	6,178.4	6,076.5	6,250.7	*Agriculture, hunting, forestry and fishing*
Getah	286.9	293.5	244.4	271.9	266.8	257.5	235.0	*Rubber*
Kelapa sawit	2,060.4	2,359.1	2,538.3	2,597.2	2,433.1	2,611.3	2,765.1	*Oil Palm*
Koko	160.0	141.2	141.1	121.2	105.0	124.7	142.1	*Cocoa*
Ternakan	755.8	761.3	784.9	774.8	756.9	773.2	712.1	*Livestock*
Perhutanan dan pembalakan	1,497.8	1,533.1	1,448.7	1,501.1	1,498.1	1,446.6	1,463.0	*Forestry and logging*
Perikanan	132.6	120.9	113.7	107.6	113.0	119.4	128.0	*Fisheries*
Lain-lain	1,024.2	836.8	885.4	781.6	1,005.5	743.9	805.5	*Others*
Perlombongan dan kuari	786.8	859.6	1,070.5	1,306.4	1,200.2	1,104.1	1,112.0	*Mining and quarrying*
Timah	91.5	109.5	104.5	108.1	15.1	16.5	14.7	*Tin*
Petroliam mentah dan gas asli	221.7	204.5	350.7	412.7	402.9	346.3	414.3	*Crude petroleum and natural gas*
Kuari	419.5	503.1	565.2	648.9	645.5	585.3	540.5	*Quarrying*
Lain-lain	54.2	42.5	50.1	136.6	136.6	156.1	142.4	*Others*
Perkilangan	54,952.0	57,450.8	57,110.0	57,525.8	56,531.5	53,661.3	55,380.4	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	1,538.9	1,682.0	1,663.6	1,624.8	1,643.6	1,667.1	375.5	*Rubber processing and rubber products*
Timah	65.6	109.1	122.6	138.9	242.7	48.5	47.2	*Tin*
Pemprosesan minyak kelapa sawit	1,736.0	1,788.9	2,063.0	2,172.8	2,432.2	1,883.9	2,016.3	*Palm oil processing*
Makanan, minuman dan tembakau	3,388.6	4,366.5	3,590.1	4,076.9	3,873.6	3,959.6	4,415.7	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	5,409.7	5,476.8	4,963.8	4,673.4	4,970.0	4,530.7	4,372.1	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	5,682.6	6,350.9	6,553.9	6,494.5	6,191.4	6,046.9	5,725.5	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	1,413.6	1,473.7	1,527.4	1,556.4	1,394.0	1,369.2	1,368.1	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	1,366.5	1,640.1	1,545.6	1,611.1	2,089.0	2,132.6	2,064.0	*Printing and publishing and allied industries*
Bahan kimia perindustrian	1,731.5	1,610.8	1,612.0	1,420.8	1,801.2	1,936.5	2,029.3	*Industrial chemicals*
Keluaran plastik	2,068.1	2,335.6	2,319.2	2,137.6	2,282.0	2,328.0	2,252.4	*Plastic products*
Barangan mineral bukan metalik	3,691.8	4,102.1	4,581.5	4,608.7	4,768.0	4,533.4	4,829.8	*Non-metallic mineral products*
Bahan bangunan	1,823.6	2,031.1	2,236.9	2,090.4	2,823.9	2,168.7	2,308.9	*Building materials*
Keluaran besi dan keluli	4,908.2	5,145.2	5,402.7	5,488.1	5,455.6	5,423.8	5,700.7	*Iron and steel products*
Keluaran logam	2,570.5	2,761.7	2,988.8	2,907.2	2,765.2	2,829.9	2,446.1	*Metal products*
Jentera (bukan elektrik)	838.2	862.2	876.7	757.2	1,768.8	687.6	690.3	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	6,334.7	6,353.1	5,852.7	5,413.2	5,224.6	5,023.7	5,187.8	*Electrical machinery and appliances*
Kelengkapan pengangkutan	2,053.7	2,221.7	2,203.5	2,571.3	2,165.0	1,759.0	1,554.0	*Transport equipment*
Lain-lain	8,330.2	7,139.1	7,006.1	7,782.5	4,640.7	5,332.0	7,996.6	*Others*
Elektrik, gas dan bekalan air	3,943.8	3,873.2	3,953.9	4,245.6	5,043.5	5,047.6	5,346.8	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	29,478.0	29,756.8	30,581.1	30,730.0	30,262.7	29,441.9	29,380.5	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	17,594.8	17,317.5	17,307.2	17,484.5	17,005.4	16,259.2	16,266.8	*Wholesale trade*
Perdagangan runcit	8,553.3	8,726.1	8,691.5	8,502.1	8,500.0	8,324.2	8,385.3	*Retail trade*
Restoran dan hotel	3,329.9	3,713.2	4,582.4	4,743.4	4,757.3	4,858.5	4,728.5	*Restaurants and hotels*
Pembinaan	29,156.8	29,910.0	30,680.2	31,195.8	30,573.0	29,609.1	29,629.3	*Construction*
Kejuruteraan am	4,487.2	4,742.0	4,814.7	4,636.8	4,886.4	4,399.9	4,664.6	*Civil engineering*
Bangunan kilang dan perusahaan	2,206.5	2,168.1	2,318.7	2,147.9	2,072.4	1,949.1	1,926.8	*Industrial buildings and factories*
Infrastuktur	8,102.7	7,566.7	7,991.2	8,624.3	8,748.2	8,616.7	8,275.6	*Infrastructure*
Kompleks perniagaan	3,994.0	4,771.9	5,136.9	5,434.6	5,134.7	5,026.7	5,209.7	*Commercial complexes*
Kediaman	3,935.7	3,953.8	4,086.0	3,991.2	3,873.8	3,978.5	3,940.6	*Residential*
Lain-lain	6,430.8	6,707.5	6,332.7	6,360.9	5,857.5	5,638.2	5,612.0	*Others*
Pembelian harta kediaman	24,423.3	25,188.6	26,909.9	28,424.6	29,897.4	32,424.6	34,505.5	*Purchase of residential property*
< =25K	1,145.2	1,309.8	885.3	919.3	1,437.9	1,388.0	1,604.2	*< =25K*
> 25K to 60K	1,797.9	1,767.8	1,771.9	1,853.4	1,823.8	2,166.6	2,717.7	*> 25K to 60K*
> 60K to 100K	3,799.4	3,904.7	4,381.2	4,760.0	4,600.8	5,323.3	5,848.7	*> 60K to 100K*
> 100K to 150K	5,270.0	5,701.0	5,691.8	8,603.8	7,025.5	6,228.8	6,964.9	*> 100K to 150K*
> 150K to 250K	12,410.7	12,505.2	14,179.9	12,288.1	8,614.9	9,657.1	9,152.2	*> 150K to 250K*
> 250K	n.a.	n.a.	n.a.	n.a.	6,378.8	7,660.8	8,217.9	*> 250K*
Rumah yang dijual kepada Cagamas	13,471.4	14,648.2	14,267.5	13,878.6	13,469.9	11,686.0	11,230.3	*Housing loans sold to Cagamas*
Pembelian harta bukan kediaman	21,789.0	22,456.5	22,973.5	23,476.1	23,054.5	23,149.2	21,813.4	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	4,234.2	5,090.7	4,204.9	4,338.9	4,342.3	4,222.2	3,759.3	*Industrial buildings and factories*
Tanah	4,828.8	4,694.8	4,901.0	4,902.4	4,862.4	4,656.2	3,949.1	*Land*
Kompleks perniagaan	3,700.6	3,113.4	3,757.4	3,762.7	3,418.3	3,473.6	3,656.3	*Commercial complexes*
Rumah kedai	7,548.8	7,999.3	8,469.3	8,787.6	8,903.0	9,079.9	9,051.8	*Shophouses*
Lain-lain	1,476.6	1,558.3	1,640.9	1,684.5	1,528.6	1,717.4	1,396.9	*Others*
Harta tanah	12,380.4	11,894.6	11,680.2	11,616.5	11,739.7	11,295.3	11,481.0	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	8,616.8	8,887.2	9,769.3	10,123.7	11,419.8	11,243.8	11,814.6	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	28,432.5	28,238.3	28,280.7	29,823.0	30,269.7	30,227.3	29,887.5	*Financing, insurance and business services*
Perkhidmatan kewangan	21,626.8	20,071.0	20,648.8	22,481.8	23,787.8	23,470.7	22,700.0	*Financial services*
Insurans	58.4	171.4	234.4	168.9	172.3	193.2	249.6	*Insurance*
Perkhidmatan perniagaan	6,747.2	7,995.9	7,397.4	7,172.3	6,309.6	6,563.4	6,937.9	*Business services*
Kegunaan persendirian	13,254.6	12,995.1	12,581.0	12,205.9	12,141.4	11,929.0	11,961.3	*Personal uses*
Kad kredit	3,521.2	3,345.0	3,327.2	3,315.2	3,310.7	3,410.5	3,747.3	*Credit cards*
Pembelian barangan pengguna	1,016.6	943.8	750.1	682.6	528.4	536.1	698.6	*Purchase of consumer durable goods*
Pembelian sekuriti	24,186.1	23,983.4	25,454.0	25,113.5	19,426.8	17,965.8	17,221.6	*Purchase of securities*
Pembelian kenderaan pengangkutan	292.8	318.3	318.9	1,246.7	1,370.6	1,275.5	1,899.9	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	4,533.1	4,564.2	4,731.5	4,777.5	4,821.2	4,714.6	4,624.6	*Community, social and personal services*
Lain-lain	9,603.8	6,626.8	5,729.3	5,189.6	7,906.6	8,827.4	8,331.1	*Others*
Jumlah pinjaman	289,756.7	291,986.2	296,325.4	301,032.4	299,146.2	293,625.8	296,316.5	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	2,047.7	1,888.5	1,983.3	1,857.0	1,810.7	1,687.8	1,430.7	*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.*