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

RM juta / *RM million*

| Tujuan | 1997 | 1998 | | | | *Purpose* |
|---|---|---|---|---|---|---|
| | Sep./*Sep.* | Mac/*Mar.* | Jun/*Jun.* | Sep./*Sep.* | Dis./*Dec.* | |
| Pertanian, ternakan, perhutanan dan perikanan | 5,917.6 | 6,045.8 | 6,156.5 | 6,155.5 | 6,178.4 | *Agriculture, hunting, forestry and fishing* |
| Getah | 286.9 | 293.5 | 244.4 | 271.9 | 266.6 | *Rubber* |
| Kelapa sawit | 2,060.4 | 2,359.1 | 2,538.3 | 2,597.2 | 2,433.1 | *Oil Palm* |
| Koko | 160.0 | 141.2 | 141.1 | 121.2 | 105.0 | *Cocoa* |
| Ternakan | 755.8 | 761.3 | 784.9 | 774.8 | 756.9 | *Livestock* |
| Perhutanan dan pembalakan | 1,497.8 | 1,533.1 | 1,448.7 | 1,501.1 | 1,498.1 | *Forestry and logging* |
| Perikanan | 132.6 | 120.9 | 113.7 | 107.6 | 112.9 | *Fisheries* |
| Lain-lain | 1,024.2 | 836.8 | 885.4 | 781.6 | 1,005.8 | *Others* |
| Perlombongan dan kuari | 786.8 | 859.6 | 1,070.5 | 1,306.4 | 1,200.2 | *Mining and quarrying* |
| Timah | 91.5 | 109.5 | 104.5 | 108.1 | 15.1 | *Tin* |
| Petroliam mentah dan gas asli | 221.7 | 204.5 | 350.7 | 412.7 | 402.9 | *Crude petroleum and natural gas* |
| Kuari | 419.5 | 503.1 | 565.2 | 648.9 | 645.5 | *Quarrying* |
| Lain-lain | 54.2 | 42.5 | 50.1 | 136.6 | 136.6 | *Others* |
| Perkilangan | 54,952.0 | 57,450.8 | 57,110.0 | 57,525.8 | 57,133.8 | *Manufacturing* |
| Pemprosesan getah dan keluaran-keluaran getah | 1,538.9 | 1,682.0 | 1,663.6 | 1,624.8 | 1,643.5 | *Rubber processing and rubber products* |
| Timah | 65.6 | 109.1 | 122.6 | 138.9 | 242.7 | *Tin* |
| Pemprosesan minyak kelapa sawit | 1,736.0 | 1,788.9 | 2,063.0 | 2,172.8 | 2,432.2 | *Palm oil processing* |
| Makanan, minuman dan tembakau | 3,388.6 | 4,366.5 | 3,590.1 | 4,076.9 | 3,872.9 | *Food, beverages and tobacco* |
| Tekstil, bahan pakaian dan kulit | 5,409.7 | 5,476.8 | 4,963.8 | 4,673.4 | 4,996.6 | *Textiles, wearing apparel and leather* |
| Kayu dan keluaran kayu termasuk perabut | 5,682.6 | 6,350.9 | 6,553.9 | 6,494.5 | 6,192.2 | *Wood and wood products, incl.furniture* |
| Kertas dan keluaran-keluaran kertas | 1,413.6 | 1,473.7 | 1,527.4 | 1,556.4 | 1,393.3 | *Paper and paper products* |
| Percetakan dan penerbitan dan industri yang berkaitan | 1,366.5 | 1,640.1 | 1,545.6 | 1,611.1 | 2,088.9 | *Printing and publishing and allied industries* |
| Bahan kimia perindustrian | 1,731.5 | 1,610.8 | 1,612.0 | 1,420.8 | 1,801.2 | *Industrial chemicals* |
| Keluaran plastik | 2,068.1 | 2,335.6 | 2,319.2 | 2,137.6 | 2,281.6 | *Plastic products* |
| Barangan mineral bukan metalik | 3,691.8 | 4,102.1 | 4,581.5 | 4,608.7 | 4,772.2 | *Non-metallic mineral products* |
| Bahan bangunan | 1,823.6 | 2,031.1 | 2,236.9 | 2,090.4 | 2,828.2 | *Building materials* |
| Keluaran besi dan keluli | 4,908.2 | 5,145.2 | 5,402.7 | 5,488.1 | 5,456.5 | *Iron and steel products* |
| Keluaran logam | 2,570.5 | 2,761.7 | 2,988.8 | 2,907.2 | 2,765.0 | *Metal products* |
| Jentera (bukan elektrik) | 838.2 | 862.2 | 876.7 | 757.2 | 1,768.7 | *Machinery (non-electrical)* |
| Jentera dan perkakas elektrik | 6,334.7 | 6,353.1 | 5,852.7 | 5,413.2 | 5,240.5 | *Electrical machinery and appliances* |
| Kelengkapan pengangkutan | 2,053.7 | 2,221.7 | 2,203.5 | 2,571.3 | 2,163.8 | *Transport equipment* |
| Lain-lain | 8,330.2 | 7,139.1 | 7,006.1 | 7,782.5 | 5,193.8 | *Others* |
| Elektrik, gas dan bekalan air | 3,943.8 | 3,873.2 | 3,953.9 | 4,245.6 | 5,082.6 | *Electricity, gas and water supply* |
| Perdagangan borong dan runcit, restoran dan hotel | 29,478.0 | 29,756.8 | 30,581.1 | 30,730.0 | 30,322.0 | *Wholesale, retail,restaurants and hotels* |
| Perdagangan borong | 17,594.8 | 17,317.5 | 17,307.2 | 17,484.5 | 17,038.0 | *Wholesale trade* |
| Perdagangan runcit | 8,553.3 | 8,726.1 | 8,691.5 | 8,502.1 | 8,526.6 | *Retail trade* |
| Restoran dan hotel | 3,329.9 | 3,713.2 | 4,582.4 | 4,743.4 | 4,757.3 | *Restaurants and hotels* |
| Pembinaan | 29,156.8 | 29,910.0 | 30,680.2 | 31,195.8 | 30,705.2 | *Construction* |
| Kejuruteraan am | 4,487.2 | 4,742.0 | 4,814.7 | 4,636.8 | 4,885.9 | *Civil engineering* |
| Bangunan kilang dan perusahaan | 2,206.5 | 2,168.1 | 2,318.7 | 2,147.9 | 2,072.0 | *Industrial buildings and factories* |
| Infrastuktur | 8,102.7 | 7,566.7 | 7,991.2 | 8,624.3 | 8,764.2 | *Infrastructure* |
| Kompleks perniagaan | 3,994.0 | 4,771.9 | 5,136.9 | 5,434.6 | 5,135.1 | *Commercial complexes* |
| Kediaman | 3,935.7 | 3,953.8 | 4,086.0 | 3,991.2 | 3,877.1 | *Residential* |
| Lain-lain | 6,430.8 | 6,707.5 | 6,332.7 | 6,360.9 | 5,971.0 | *Others* |
| Pembelian harta kediaman | 24,423.3 | 25,188.6 | 26,909.9 | 28,424.6 | 29,881.7 | *Purchase of residential property* |
| Kos rendah | 1,145.2 | 1,309.8 | 885.3 | 919.3 | 1,437.8 | *Low-cost* |
| Kos sederhana rendah | 1,797.9 | 1,767.8 | 1,771.9 | 1,853.4 | 1,823.3 | *Medium low-cost* |
| Kos sederhana | 3,799.4 | 3,904.7 | 4,381.2 | 4,760.0 | 4,600.0 | *Medium cost* |
| Kos sederhana tinggi | 5,270.0 | 5,701.0 | 5,691.8 | 8,603.8 | 7,025.2 | *Higher medium-cost* |
| Kos tinggi | 12,410.7 | 12,505.2 | 14,179.9 | 12,288.1 | 14,995.4 | *High-cost* |
| Rumah yang dijual kepada Cagamas | 13,471.4 | 14,648.2 | 14,267.5 | 13,878.6 | 13,494.9 | *Housing loans sold to Cagamas* |
| Pembelian harta bukan kediaman | 21,789.0 | 22,456.5 | 22,973.5 | 23,476.1 | 23,060.2 | *Purchase of non-residential property* |
| Bangunan kilang dan perusahaan | 4,234.2 | 5,090.7 | 4,204.9 | 4,338.9 | 4,341.9 | *Industrial buildings and factories* |
| Tanah | 4,828.8 | 4,694.8 | 4,901.0 | 4,902.4 | 4,861.9 | *Land* |
| Kompleks perniagaan | 3,700.6 | 3,113.4 | 3,757.4 | 3,762.7 | 3,418.1 | *Commercial complexes* |
| Rumah kedai | 7,548.8 | 7,999.3 | 8,469.3 | 8,787.6 | 8,902.8 | *Shophouses* |
| Lain-lain | 1,476.6 | 1,558.3 | 1,640.9 | 1,684.5 | 1,535.6 | *Others* |
| Harta tanah | 12,380.4 | 11,894.6 | 11,680.2 | 11,616.5 | 11,739.7 | *Real estates* |
| Pengangkutan, penyimpanan dan perhubungan | 8,616.8 | 8,887.2 | 9,769.3 | 10,123.7 | 11,419.8 | *Transport, storage and communication* |
| Perkhidmatan kewangan, insurans dan perniagaan | 28,432.5 | 28,238.3 | 28,280.7 | 29,823.0 | 30,275.0 | *Financing, insurance and business services* |
| Perkhidmatan kewangan | 21,626.8 | 20,071.0 | 20,648.8 | 22,481.8 | 23,787.8 | *Financial services* |
| Insurans | 58.4 | 171.4 | 234.4 | 168.9 | 172.3 | *Insurance* |
| Perkhidmatan perniagaan | 6,747.2 | 7,995.9 | 7,397.4 | 7,172.3 | 6,314.9 | *Business services* |
| Kegunaan persendirian | 13,254.6 | 12,995.1 | 12,581.0 | 12,205.9 | 12,141.4 | *Personal uses* |
| Kad kredit | 3,521.2 | 3,345.0 | 3,327.2 | 3,315.2 | 3,310.7 | *Credit cards* |
| Pembelian barangan pengguna | 1,016.6 | 943.8 | 750.1 | 682.6 | 528.4 | *Purchase of consumer durable goods* |
| Pembelian sekuriti | 24,186.1 | 23,983.4 | 25,454.0 | 25,113.5 | 19,431.7 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 292.8 | 318.3 | 318.9 | 1,246.7 | 1,370.6 | *Purchase of transport vehicles* |
| Perkhidmatan sosial masyarakat dan persendirian | 4,533.1 | 4,564.2 | 4,731.5 | 4,777.5 | 4,821.2 | *Community, social and personal services* |
| Lain-lain | 9,603.8 | 6,626.8 | 5,729.3 | 5,189.6 | 7,880.6 | *Others* |
| **Jumlah pinjaman** | 289,756.7 | 291,986.2 | 296,325.4 | 301,032.4 | 299,978.2 | ***Total loans*** |
| Yang mana:Pinjaman kepada Kerajaan | 2,047.7 | 1,888.5 | 1,983.3 | 1,857.0 | 1,810.7 | *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.*