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

RM juta — *RM million*

| Tujuan | 1997 | 1998 | 1998 | 1999 | | | | 2000 | *Purpose* |
|---|---|---|---|---|---|---|---|---|---|
| | Dis./*Dec.* | Mac/*Mar.* | Dis./*Dec.* | Mac/*Mar.* | Jun/*Jun.* | Sept./*Sept.* | Dis./*Dec.* | Mac/*Mar.* | |
| Pertanian, ternakan, perhutanan dan perikanan | 5,917.6 | 6,045.8 | 6,178.4 | 6,076.5 | 6,250.7 | 6,631.9 | 7,164.7 | 7,352.5 | *Agriculture, hunting, forestry and fishing* |
| Getah | 286.9 | 293.5 | 266.8 | 257.5 | 235.0 | 260.6 | 305.6 | 292.2 | *Rubber* |
| Kelapa sawit | 2,060.4 | 2,359.1 | 2,433.1 | 2,611.3 | 2,765.1 | 3,179.4 | 3,379.3 | 3,706.0 | *Oil Palm* |
| Koko | 160.0 | 141.2 | 105.0 | 124.7 | 142.1 | 128.8 | 47.6 | 53.7 | *Cocoa* |
| Ternakan | 755.8 | 761.3 | 756.9 | 773.2 | 712.1 | 754.7 | 678.2 | 723.5 | *Livestock* |
| Perhutanan dan pembalakan | 1,497.8 | 1,533.1 | 1,498.1 | 1,446.6 | 1,463.0 | 1,369.8 | 1,454.6 | 1,449.1 | *Forestry and logging* |
| Perikanan | 132.6 | 120.9 | 113.0 | 119.4 | 128.0 | 137.2 | 146.3 | 141.6 | *Fisheries* |
| Lain-lain | 1,024.2 | 836.8 | 1,005.5 | 743.9 | 805.5 | 801.4 | 1,153.1 | 986.3 | *Others* |
| Perlombongan dan kuari | 786.8 | 859.6 | 1,200.2 | 1,104.1 | 1,112.0 | 1,111.4 | 1,089.3 | 1,224.8 | *Mining and quarrying* |
| Timah | 91.5 | 109.5 | 15.1 | 16.5 | 14.7 | 13.7 | 12.9 | 19.1 | *Tin* |
| Petroliam mentah dan gas asli | 221.7 | 204.5 | 402.9 | 346.3 | 414.3 | 459.4 | 495.7 | 526.1 | *Crude petroleum and natural gas* |
| Kuari | 419.5 | 503.1 | 645.5 | 585.3 | 540.5 | 560.8 | 533.5 | 528.8 | *Quarrying* |
| Lain-lain | 54.2 | 42.5 | 136.6 | 156.1 | 142.4 | 77.5 | 47.3 | 150.9 | *Others* |
| Perkilangan | 54,952.0 | 57,450.8 | 56,531.5 | 53,661.3 | 55,380.4 | 56,159.2 | 55,221.0 | 54,126.3 | *Manufacturing* |
| Pemprosesan getah dan keluaran-keluaran getah | 1,538.9 | 1,682.0 | 1,643.6 | 1,667.1 | 375.5 | 507.8 | 474.1 | 254.6 | *Rubber processing and rubber products* |
| Timah | 65.6 | 109.1 | 242.7 | 48.5 | 47.2 | 63.8 | 68.5 | 24.4 | *Tin* |
| Pemprosesan minyak kelapa sawit | 1,736.0 | 1,788.9 | 2,432.2 | 1,883.9 | 2,016.3 | 1,722.4 | 1,880.7 | 1,691.5 | *Palm oil processing* |
| Makanan, minuman dan tembakau | 3,388.6 | 4,366.5 | 3,873.6 | 3,959.6 | 4,415.7 | 4,098.3 | 3,950.7 | 3,761.3 | *Food, beverages and tobacco* |
| Tekstil, bahan pakaian dan kulit | 5,409.7 | 5,476.8 | 4,970.0 | 4,530.7 | 4,372.1 | 5,170.2 | 4,698.2 | 4,176.7 | *Textiles, wearing apparel and leather* |
| Kayu dan keluaran kayu termasuk perabut | 5,682.6 | 6,350.9 | 6,191.4 | 6,046.9 | 5,725.5 | 6,523.9 | 6,426.8 | 5,767.9 | *Wood and wood products, incl. furniture* |
| Kertas dan keluaran-keluaran kertas | 1,413.6 | 1,473.7 | 1,394.0 | 1,369.2 | 1,368.1 | 1,873.4 | 1,761.3 | 1,607.7 | *Paper and paper products* |
| Percetakan dan penerbitan dan industri yang berkaitan | 1,366.5 | 1,640.1 | 2,089.0 | 2,132.6 | 2,064.0 | 2,006.7 | 2,068.2 | 2,046.9 | *Printing and publishing and allied industries* |
| Bahan kimia perindustrian | 1,731.5 | 1,610.8 | 1,801.2 | 1,936.5 | 2,029.3 | 1,623.5 | 1,528.9 | 1,859.6 | *Industrial chemicals* |
| Keluaran plastik | 2,068.1 | 2,335.6 | 2,282.0 | 2,328.0 | 2,252.4 | 2,390.9 | 2,044.4 | 2,324.3 | *Plastic products* |
| Barangan mineral bukan metalik | 3,691.8 | 4,102.1 | 4,768.0 | 4,533.4 | 4,829.8 | 5,024.5 | 4,831.4 | 4,700.6 | *Non-metallic mineral products* |
| Bahan bangunan | 1,823.6 | 2,031.1 | 2,823.9 | 2,168.7 | 2,308.9 | 2,373.5 | 2,264.2 | 2,140.6 | *Building materials* |
| Keluaran besi dan keluli | 4,908.2 | 5,145.2 | 5,455.6 | 5,423.8 | 5,700.7 | 5,416.8 | 5,370.8 | 5,653.7 | *Iron and steel products* |
| Keluaran logam | 2,570.5 | 2,761.7 | 2,765.2 | 2,829.9 | 2,446.1 | 2,515.9 | 2,278.8 | 2,633.9 | *Metal products* |
| Jentera (bukan elektrik) | 838.2 | 862.2 | 1,768.8 | 687.6 | 690.3 | 766.9 | 778.2 | 800.8 | *Machinery (non-electrical)* |
| Jentera dan perkakas elektrik | 6,334.7 | 6,353.1 | 5,224.6 | 5,023.7 | 5,187.8 | 4,688.8 | 4,596.0 | 5,272.6 | *Electrical machinery and appliances* |
| Kelengkapan pengangkutan | 2,053.7 | 2,221.7 | 2,165.0 | 1,759.0 | 1,554.0 | 1,531.5 | 1,556.8 | 1,423.4 | *Transport equipment* |
| Lain-lain | 8,330.2 | 7,139.1 | 4,640.7 | 5,332.0 | 7,996.6 | 7,860.5 | 8,643.0 | 7,985.7 | *Others* |
| Elektrik, gas dan bekalan air | 3,943.8 | 3,873.2 | 5,043.5 | 5,047.6 | 5,346.8 | 5,041.1 | 6,166.9 | 6,289.2 | *Electricity, gas and water supply* |
| Perdagangan borong dan runcit, restoran dan hotel | 29,478.0 | 29,756.8 | 30,262.7 | 29,441.9 | 29,380.5 | 29,957.3 | 29,873.0 | 30,163.0 | *Wholesale, retail,restaurants and hotels* |
| Perdagangan borong | 17,594.8 | 17,317.5 | 17,005.4 | 16,259.2 | 16,266.8 | 16,666.3 | 16,635.7 | 16,931.1 | *Wholesale trade* |
| Perdagangan runcit | 8,553.3 | 8,726.1 | 8,500.0 | 8,324.2 | 8,385.3 | 8,692.0 | 8,764.5 | 8,860.9 | *Retail trade* |
| Restoran dan hotel | 3,329.9 | 3,713.2 | 4,757.3 | 4,858.5 | 4,728.5 | 4,599.1 | 4,472.8 | 4,370.9 | *Restaurants and hotels* |
| Pembinaan | 29,156.8 | 29,910.0 | 30,573.0 | 29,609.1 | 29,629.3 | 29,818.0 | 26,974.2 | 26,111.7 | *Construction* |
| Kejuruteraan am | 4,487.2 | 4,742.0 | 4,886.4 | 4,399.9 | 4,664.6 | 4,921.9 | 4,737.1 | 4,636.0 | *Civil engineering* |
| Bangunan kilang dan perusahaan | 2,206.5 | 2,168.1 | 2,072.4 | 1,949.1 | 1,926.8 | 2,080.1 | 1,710.7 | 1,702.8 | *Industrial buildings and factories* |
| Infrastuktur | 8,102.7 | 7,566.7 | 8,748.2 | 8,616.7 | 8,275.6 | 8,206.1 | 7,662.4 | 7,368.0 | *Infrastructure* |
| Kompleks perniagaan | 3,994.0 | 4,771.9 | 5,134.7 | 5,026.7 | 5,209.7 | 4,856.2 | 3,868.0 | 3,546.8 | *Commercial complexes* |
| Kediaman | 3,935.7 | 3,953.8 | 3,873.8 | 3,978.5 | 3,940.6 | 3,994.0 | 4,006.2 | 3,882.8 | *Residential* |
| Lain-lain | 6,430.8 | 6,707.5 | 5,857.5 | 5,638.2 | 5,612.0 | 5,759.8 | 4,989.8 | 4,975.3 | *Others* |
| Pembelian harta kediaman | 24,423.3 | 25,188.6 | 29,897.4 | 32,424.6 | 34,505.5 | 36,104.9 | 39,053.8 | 40,683.5 | *Purchase of residential property* |
| < =25K | 1,145.2 | 1,309.8 | 1,437.9 | 1,388.0 | 1,604.2 | 1,535.8 | 1,469.8 | 1,399.6 | *< =25K* |
| > 25K to 60K | 1,797.9 | 1,767.8 | 1,823.8 | 2,166.6 | 2,717.7 | 2,625.3 | 2,863.7 | 2,859.8 | *> 25K to 60K* |
| > 60K to 100K | 3,799.4 | 3,904.7 | 4,600.8 | 5,323.3 | 5,848.7 | 6,204.3 | 7,018.2 | 7,102.5 | *> 60K to 100K* |
| > 100K to 150K | 5,270.0 | 5,701.0 | 7,025.5 | 6,228.8 | 6,964.9 | 7,241.7 | 7,910.0 | 8,090.3 | *> 100K to 150K* |
| > 150K to 250K | 12,410.7 | 12,505.2 | 8,614.9 | 9,657.1 | 9,152.2 | 10,146.6 | 10,610.3 | 11,345.8 | *> 150K to 250K* |
| > 250K | n.a. | n.a. | 6,378.8 | 7,660.8 | 8,217.9 | 8,351.2 | 9,181.9 | 9,885.5 | *> 250K* |
| Rumah yang dijual kepada Cagamas | 13,471.4 | 14,648.2 | 13,469.9 | 11,686.0 | 11,230.3 | 11,184.8 | 10,679.8 | 11,008.5 | *Housing loans sold to Cagamas* |
| Pembelian harta bukan kediaman | 21,789.0 | 22,456.5 | 23,054.5 | 23,149.2 | 21,813.4 | 21,654.4 | 21,470.1 | 21,161.3 | *Purchase of non-residential property* |
| Bangunan kilang dan perusahaan | 4,234.2 | 5,090.7 | 4,342.3 | 4,222.2 | 3,759.3 | 3,717.9 | 3,657.8 | 3,621.8 | *Industrial buildings and factories* |
| Tanah | 4,828.8 | 4,694.8 | 4,862.4 | 4,656.2 | 3,949.1 | 3,755.0 | 3,738.5 | 3,600.6 | *Land* |
| Kompleks perniagaan | 3,700.6 | 3,113.4 | 3,418.3 | 3,473.6 | 3,656.3 | 3,532.0 | 3,436.5 | 3,257.5 | *Commercial complexes* |
| Rumah kedai | 7,548.8 | 7,999.3 | 8,903.0 | 9,079.9 | 9,051.8 | 8,920.1 | 8,987.1 | 9,124.3 | *Shophouses* |
| Lain-lain | 1,476.6 | 1,558.3 | 1,528.6 | 1,717.4 | 1,396.9 | 1,729.3 | 1,650.1 | 1,557.1 | *Others* |
| Harta tanah | 12,380.4 | 11,894.6 | 11,739.7 | 11,295.3 | 11,481.0 | 12,089.6 | 11,576.4 | 11,393.7 | *Real estates* |
| Pengangkutan, penyimpanan dan perhubungan | 8,616.8 | 8,887.2 | 11,419.8 | 11,243.8 | 11,814.6 | 11,492.0 | 10,243.2 | 10,171.6 | *Transport, storage and communication* |
| Perkhidmatan kewangan, insurans dan perniagaan | 28,432.5 | 28,238.3 | 30,269.7 | 30,227.3 | 29,888.6 | 25,753.8 | 26,805.1 | 26,530.2 | *Financing, insurance and business services* |
| Perkhidmatan kewangan | 21,626.8 | 20,071.0 | 23,787.8 | 23,470.7 | 22,701.2 | 18,588.3 | 19,378.8 | 18,846.7 | *Financial services* |
| Insurans | 58.4 | 171.4 | 172.3 | 193.2 | 249.6 | 234.7 | 258.4 | 297.4 | *Insurance* |
| Perkhidmatan perniagaan | 6,747.2 | 7,995.9 | 6,309.6 | 6,563.4 | 6,937.9 | 6,930.8 | 7,167.9 | 7,386.2 | *Business services* |
| Kegunaan persendirian | 13,254.6 | 12,995.1 | 12,141.4 | 11,929.0 | 11,961.3 | 12,254.1 | 12,374.8 | 12,913.5 | *Personal uses* |
| Kad kredit | 3,521.2 | 3,345.0 | 3,310.7 | 3,410.5 | 3,747.3 | 4,010.2 | 4,369.8 | 4,650.8 | *Credit cards* |
| Pembelian barangan pengguna | 1,016.6 | 943.8 | 528.4 | 536.1 | 698.6 | 758.2 | 772.6 | 833.4 | *Purchase of consumer durable goods* |
| Pembelian sekuriti | 24,186.1 | 23,983.4 | 19,426.8 | 17,965.8 | 17,221.6 | 15,378.6 | 15,422.1 | 15,352.5 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 292.8 | 318.3 | 1,370.6 | 1,275.5 | 1,899.9 | 1,868.8 | 1,681.2 | 1,540.2 | *Purchase of transport vehicles* |
| Perkhidmatan sosial masyarakat dan persendirian | 4,533.1 | 4,564.2 | 4,821.2 | 4,714.6 | 4,624.6 | 5,181.8 | 5,459.9 | 5,519.0 | *Community, social and personal services* |
| Lain-lain | 9,603.8 | 6,626.8 | 7,906.6 | 8,827.4 | 8,232.7 | 9,443.0 | 7,512.9 | 6,935.4 | *Others* |
| **Jumlah pinjaman** | 289,756.7 | 291,986.2 | 299,146.2 | 293,625.8 | 296,219.3 | 295,893.0 | 293,910.8 | 293,960.9 | ***Total loans*** |
| Yang mana: Pinjaman kepada Kerajaan | 2,047.7 | 1,888.5 | 1,810.7 | 1,687.8 | 1,430.7 | 1,141.7 | 1,408.3 | 1,354.4 | *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.*