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

RM juta / *RM million*

| Tujuan | 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.* | |
| Pertanian, ternakan, perhutanan dan perkanan | 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 | 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 | 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 | 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 | 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 | 1,204.6 | 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 | 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 | 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 | 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 | 11.3 | 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 | 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 | 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 | 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 | 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 | 58,705.3 | 60,609.3 | *Manufacturing* |
| Pemprosesan getah dan keluaran-keluaran getah | 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 | 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 | 2,112.4 | 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 | 4,660.0 | 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 | 4,640.6 | 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 | 6,001.3 | 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 | 1,871.0 | 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 | 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 | 2,622.0 | 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 | 2,900.3 | 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 | 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 | 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 | 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 | 3,074.3 | 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) | 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 | 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 | 1,558.6 | 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 | 8,333.3 | 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 | 7,348.8 | 8,227.7 | *Others* |
| Elektrik, gas dan bekalan air | 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 | 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 | 45,842.4 | 46,449.0 | *Wholesale, retail,restaurants and hotels* |
| Perdagangan borong | 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 | 26,992.9 | 26,935.1 | *Wholesale trade* |
| Perdagangan runcit | 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 | 14,443.1 | 15,196.0 | *Retail trade* |
| Restoran dan hotel | 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 | 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 | 5,776.0 | 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 | 1,439.8 | 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 | 4,281.9 | 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 | 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 | 4,684.3 | 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 | 5,229.0 | 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 | 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 | 1,560.9 | 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 | 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 | 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 | 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 | 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 | 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 djual kepada Cagamas[1] | 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[†]* |
| Pembelian harta bukan kediaman | 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 | 3,674.5 | 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 | 3,212.7 | 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 | 2,684.1 | 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 | 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 | 2,020.9 | 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 | 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 | 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 | 10,052.6 | 9,817.5 | *Transport, storage and communication* |
| Perkhidmatan kewangan, insurans dan perniagaan | 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 | 29,641.9 | 31,938.4 | *Financing, insurance and business services* |
| Perkhidmatan kewangan | 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 | 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 | 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 | 9,234.0 | 9,969.9 | *Renting and business activities* |
| Kegunaan persendirian | 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 | 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 | 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 | 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 | 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 | 4,583.2 | 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 | 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 | 11,118.4 | 12,547.8 | *Others* |
| **Jumlah pinjaman** | 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 | 526,771.5 | 557,742.9 | ***Total loans*** |
| Yang mana: Pinjaman kepada Kerajaan | 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 .*

*[†] 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.*