III.14 Bank Saudagar: Pengkelasan Pinjaman mengikut Sektor
Merchant Banks: Classification of Loans by Sector

RM juta *RM million*

Tujuan	2002		2003				2004			*Purpose*
	Sep/*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	
Pertanian, ternakan, perhutanan dan perikanan	856.2	807.4	739.8	709.4	679.2	652.3	642.1	552.8	533.9	*Agriculture, hunting, forestry and fishing*
Getah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Rubber*
Kelapa sawit	767.9	725.3	665.4	654.7	631.9	600.3	591.1	461.9	444.8	*Oil Palm*
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Cocoa*
Ternakan	17.7	13.3	13.4	12.9	12.3	17.2	16.8	16.7	15.9	*Livestock*
Perhutanan dan pembalakan	43.1	41.7	34.5	21.6	15.8	15.4	15.0	52.0	51.3	*Forestry and logging*
Perikanan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Fisheries*
Lain-lain	27.5	27.1	26.5	20.3	19.1	19.4	19.1	22.3	21.9	*Others*
Perlombongan dan kuari	78.7	69.2	51.7	51.7	53.2	47.7	44.7	44.7	44.5	*Mining and quarrying*
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Tin*
Petroliam mentah dan gas asli	10.0	5.0	5.0	5.0	0.0	0.0	0.0	0.0	0.0	*Crude petroleum and natural gas*
Kuari	68.7	64.1	46.7	46.6	53.2	47.7	44.7	44.7	44.5	*Quarrying*
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Others*
Perkilangan	1,949.3	2,012.1	1,534.8	1,371.2	1,701.5	1,667.9	1,583.5	1,576.5	1,368.6	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Rubber processing and rubber products*
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Tin*
Pemprosesan minyak kelapa sawit	74.0	78.8	77.4	76.2	75.0	50.9	49.3	60.6	53.1	*Palm oil processing*
Makanan, minuman dan tembakau	17.9	12.8	11.8	11.9	6.5	5.8	1.4	1.4	4.4	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	279.6	277.7	244.8	249.4	223.7	222.9	223.3	219.0	216.2	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	232.4	241.8	155.1	143.8	142.9	143.2	142.5	144.7	138.7	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	35.8	32.9	31.4	27.5	28.1	42.2	31.8	28.8	27.3	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	14.2	14.1	13.4	15.2	19.0	15.2	23.1	0.5	0.5	*Printing and publishing and allied industries*
Bahan kimia perindustrian	50.2	49.2	46.6	49.8	55.8	53.1	42.3	3.3	54.6	*Industrial chemicals*
Keluaran plastik	42.8	38.7	24.7	7.2	5.7	5.7	12.7	13.6	16.9	*Plastic products*
Barangan mineral bukan metalik	277.7	251.3	209.3	206.4	552.7	547.6	473.9	429.1	98.4	*Non-metallic mineral products*
Bahan bangunan	59.0	52.1	36.6	38.6	42.0	35.5	34.5	29.3	28.9	*Building materials*
Keluaran besi dan keluli	203.8	342.7	154.7	128.1	124.7	124.3	125.0	119.9	121.5	*Iron and steel products*
Keluaran logam	239.4	232.2	199.7	195.3	194.7	190.6	192.7	186.3	187.9	*Metal products*
Jentera (bukan elektrik)	29.7	31.0	30.7	23.1	22.7	22.8	23.4	22.4	22.4	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	109.4	100.5	65.2	61.6	50.6	44.5	43.9	155.6	154.4	*Electrical machinery and appliances*
Kelengkapan pengangkutan	25.5	23.0	13.0	13.3	13.5	13.7	13.9	14.2	34.4	*Transport equipment*
Lain-lain	257.9	233.5	220.4	123.9	143.8	149.6	149.9	147.7	208.9	*Others*
Elektrik, gas dan bekalan air	765.5	779.8	518.2	482.5	446.1	384.7	386.1	501.7	480.7	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	769.5	705.2	637.4	720.0	705.0	655.3	658.4	675.2	750.1	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	174.3	156.5	126.6	118.7	109.5	97.4	95.3	87.8	126.8	*Wholesale trade*
Perdagangan runcit	142.5	148.3	132.1	122.8	114.2	92.8	98.5	96.8	130.8	*Retail trade*
Restoran dan hotel	452.7	400.4	378.6	478.5	481.3	465.1	464.6	490.5	492.5	*Restaurants and hotels*
Pembinaan	2,457.2	2,495.3	2,241.3	1,866.3	1,775.1	1,708.0	1,755.2	1,773.6	2,059.6	*Construction*
Kejuruteraan am	415.1	407.3	394.0	361.8	334.2	351.5	361.4	340.6	334.4	*Civil engineering*
Bangunan kilang dan perusahaan	155.1	164.3	161.1	105.8	102.8	80.8	79.1	73.5	71.0	*Industrial buildings and factories*
Infrastuktur	647.2	625.9	486.7	403.0	424.6	320.6	406.1	403.3	742.6	*Infrastructure*
Kompleks perniagaan	632.5	638.0	628.4	527.6	520.7	528.5	495.6	485.3	448.6	*Commercial complexes*
Kediaman	301.7	292.1	224.7	207.5	173.4	159.5	151.9	219.4	212.7	*Residential*
Lain-lain	305.6	367.8	346.3	260.7	219.5	267.2	261.1	251.5	250.4	*Others*
Pembelian harta kediaman	75.6	77.1	75.7	75.5	76.3	78.2	77.7	78.6	80.0	*Purchase of residential property*
< =25K	0.6	0.5	0.5	0.5	0.6	0.5	0.5	0.5	0.4	*< =25K*
> 25K to 60K	3.1	3.1	2.9	2.8	2.7	2.7	2.8	2.7	2.7	*> 25K to 60K*
> 60K to 100K	12.8	13.0	13.0	12.6	12.4	12.2	11.9	11.6	11.8	*> 60K to 100K*
> 100K to 150K	13.5	13.1	13.6	14.0	13.9	14.5	14.4	14.3	14.3	*> 100K to 150K*
> 150K to 250K	23.1	23.1	22.0	22.1	23.2	23.4	22.7	22.1	22.6	*> 150K to 250K*
> 250K	22.5	24.3	23.8	23.4	23.3	24.8	25.4	27.4	28.2	*> 250K*
Pinjaman perumahan yang dijual kepada Cagamas[1]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Housing loans sold to Cagamas [1]*
Pembelian harta bukan kediaman	255.0	209.0	196.0	185.2	155.5	150.0	119.8	114.6	117.7	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	0.6	0.3	0.1	0.0	0.0	0.0	0.0	0.0	10.5	*Industrial buildings and factories*
Tanah	242.5	196.9	184.4	173.9	144.1	138.6	108.4	103.0	95.5	*Land*
Kompleks perniagaan	4.1	4.2	4.2	4.3	4.4	4.4	4.5	4.6	4.6	*Commercial complexes*
Rumah kedai	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	*Shophouses*
Lain-lain	0.8	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.0	*Others*
Harta tanah	1,107.6	1,078.4	1,024.3	1,042.8	980.2	922.6	886.8	843.8	813.6	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	443.1	363.0	367.4	481.8	795.7	845.3	837.9	893.6	356.0	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	989.8	938.3	853.1	787.3	736.7	633.1	657.4	569.8	555.5	*Financing, insurance and business services*
Perkhidmatan kewangan	814.5	768.2	765.3	703.0	635.1	535.2	553.4	484.0	497.4	*Financial services*
Insurans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Insurance*
Perkhidmatan perniagaan	175.3	170.2	87.8	84.2	101.6	97.9	104.0	85.8	58.2	*Business services*
Kegunaan persendirian	21.0	21.1	26.6	41.4	39.6	35.5	36.4	70.7	74.7	*Personal uses*
Kad kredit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Credit cards*
Pembelian barangan pengguna	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Purchase of consumer durable goods*
Pembelian sekuriti	2,093.2	1,981.6	1,823.5	1,777.0	1,933.2	1,709.4	1,595.0	1,355.9	1,445.6	*Purchase of securities*
Pembelian kenderaan pengangkutan	17.6	19.4	20.6	20.7	21.8	22.0	20.7	21.5	21.2	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	312.0	203.9	168.2	174.1	135.7	98.4	101.1	266.6	154.3	*Community, social and personal services*
Lain-lain	1,792.7	1,720.0	1,626.3	1,645.9	1,498.5	1,432.6	1,398.7	1,106.8	1,085.3	*Others*
Jumlah pinjaman	13,984.2	13,481.0	11,904.9	11,432.7	11,733.3	11,042.9	10,801.7	10,446.5	9,941.4	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	58.2	22.4	12.4	13.7	9.5	9.2	9.0	8.9	8.6	*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 .

[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.

[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.*