2.4 Bank Perdagangan: Penyata Aset

Commercial Banks: Statement of Assets

RM juta | *RM million*

Akhir tempoh / *End of period*	Wang tunai / *Cash*	Deposit yang disimpan dan Repo berbalik / *Deposits Placed and Reverse Repos*: Baki kira-kira dengan Bank Negara Malaysia / *Balances with Bank Negara Malaysia*	Rizab berkanun dengan Bank Negara Malaysia / *Statutory reserves with Bank Negara Malaysia*	Lain-lain deposit yang disimpan dan repo berbalik[1] / *Other deposits placed and reverse repos* [1]	Wang panggilan di Malaysia / *Money at call in Malaysia*	Jumlah yang akan diterima daripada / *Amounts due from*: Di Malaysia / *In Malaysia*: Bank Negara Malaysia / *Central Bank of Malaysia*	Bank perdagangan / *Commercial banks*	Syarikat kewangan / *Finance companies*	Bank saudagar / *Merchant banks*	Institusi perbankan lain[2] / *Other banking institutions*[2]	Di luar Malaysia / *Outside Malaysia*	Instrumen deposit boleh niaga yang dipegang / *Negotiable instruments of deposit held*	Sekuriti Malaysia / *Malaysian securities*: Bil perbendaharaan / *Treasury bills*	Sekuriti kerajaan / *Government securities*	Lain-lain sekuriti / *Other securities*	Pinjaman dan pendahuluan[3] / *Loans and advances* [3]	Aset tetap / *Fixed assets*	Lain-lain aset / *Other assets*: Di Malaysia / *In Malaysia*	Di luar Malaysia / *Outside Malaysia*	Jumlah aset / *Total assets*
2008 Jan./*Jan.*	8,032.5	289.8	21,797.6	41,862.4	0.0	152,929.5	17,803.3	-	5,437.3	2,914.7	78,068.9	19,113.6	1,330.7	19,963.5	90,196.8	638,810.2	12,499.7	40,435.4	12,700.3	1,164,186.1
Feb./*Feb* .	6,175.0	260.7	21,793.9	40,384.0	0.0	171,948.0	13,513.2	-	6,261.4	3,566.3	81,134.8	17,737.6	1,231.7	17,873.0	86,891.7	644,120.5	12,575.6	40,495.6	12,622.0	1,178,584.8
Mac./*Mar.*	6,040.1	327.5	20,015.7	38,356.8	0.0	173,146.9	12,833.4	-	6,049.5	4,150.2	78,216.4	18,472.7	943.8	17,294.9	93,281.4	648,758.1	12,645.0	42,292.0	12,355.7	1,185,180.0
Apr./*Apr.*	5,750.6	328.2	20,719.0	39,078.5	0.0	183,995.7	13,915.1	-	6,256.5	3,786.8	82,244.0	20,129.8	623.3	17,437.2	91,960.6	657,276.0	12,721.6	37,657.2	13,052.1	1,206,932.2
Mei/*May*	5,345.4	592.5	22,304.8	39,271.5	0.0	169,699.8	23,596.5	-	6,577.7	6,032.8	74,144.6	18,750.7	938.8	17,394.0	106,092.7	666,875.5	12,731.8	36,668.5	13,366.7	1,220,384.4
Jun/*Jun.*	5,801.3	888.2	22,485.0	32,920.9	0.0	180,354.5	15,439.7	-	5,561.5	4,818.1	69,571.8	21,389.7	610.2	15,926.6	101,211.3	677,809.9	12,811.7	48,239.4	13,623.0	1,229,462.8
Jul./*Jul.*	5,514.5	695.8	21,309.0	33,355.1	0.0	203,820.7	19,187.7	-	5,201.9	5,101.5	56,241.8	19,191.8	648.2	16,646.1	94,350.8	686,440.4	12,891.4	42,485.2	15,570.1	1,238,652.1
Ogos/*Aug.*	6,380.7	203.7	21,863.4	35,917.7	0.0	185,235.5	25,870.8	-	6,301.1	4,615.5	44,836.0	18,887.7	866.3	17,366.3	104,437.6	699,321.9	13,093.0	44,510.3	20,536.9	1,250,244.4
Sep./*Sept.*	8,524.7	541.4	21,221.4	34,840.4	0.0	159,108.5	18,600.6	-	6,525.2	4,924.4	44,789.7	25,422.7	1,606.2	23,620.2	111,974.1	705,040.3	13,191.1	52,966.8	17,864.1	1,250,761.6
Okt./*Oct.*	6,660.3	486.6	21,928.3	34,055.5	0.0	127,789.9	17,573.8	-	4,704.5	4,778.2	43,730.0	27,201.0	1,971.8	28,308.4	117,712.7	708,004.7	13,249.2	58,328.1	18,043.8	1,234,526.8
Nov./*Nov.*	5,952.5	451.5	21,909.1	29,590.9	0.0	144,080.1	18,987.4	-	4,893.3	4,337.3	36,474.9	28,294.1	1,453.5	36,626.4	104,851.9	716,166.1	13,312.2	60,611.3	19,346.8	1,247,339.4
Dis./*Dec.*	7,611.1	414.1	19,680.0	26,446.9	0.0	155,254.2	18,461.2	-	4,682.9	5,226.1	37,643.8	34,592.1	1,500.2	40,475.0	110,731.1	718,705.0	13,477.6	65,569.7	19,929.5	1,280,400.6
2009 Jan./*Jan.*	8,434.6	304.6	19,712.2	23,728.6	0.0	148,570.7	20,570.0	-	4,250.4	4,703.5	35,223.3	30,245.8	1,944.3	43,872.1	117,611.7	720,486.8	13,458.7	60,791.4	20,216.9	1,274,125.7
Feb./*Feb* .	6,345.7	956.4	11,267.0	23,751.9	0.0	168,170.7	16,962.6	-	3,787.6	3,932.6	39,310.8	25,997.6	2,121.5	42,289.8	113,245.3	722,165.6	13,549.1	58,928.6	20,644.1	1,273,426.7
Mac./*Mar.*	6,769.7	450.6	6,026.0	28,360.0	0.0	159,646.2	18,795.5	-	5,486.7	8,305.6	39,186.3	30,649.0	2,213.0	43,784.6	110,031.6	726,932.6	13,661.7	56,822.0	20,091.8	1,277,212.9
Apr./*Apr.*	6,576.2	223.1	5,817.7	26,986.2	0.0	160,740.0	16,634.8	-	5,332.0	8,529.3	40,847.0	28,173.9	2,356.4	42,986.0	107,823.5	729,811.9	13,700.7	60,639.1	20,597.3	1,277,775.0

1 Termasuk RM deposit tetap yang disimpan dengan institusi perbankan tempatan, institusi kewangan tempatan bukan bank, RM deposit dalam skim perbankan Islam yang disimpan dengan institusi perbankan tempatan dan RM repo berbalik.
2 Termasuk bank Islam, syarikat diskaun dan Cagamas.
3 Bermula September 2001, butir ini termasuk pinjaman konvensional yang dijual kepada Cagamas dengan rekursa.
Nota: Mulai Mei 1999, data termasuk bank Islam.

1 Comprises RM fixed deposits placed with domestic banking institution and domestic non-bank financial institution, Islamic banking scheme RM deposits placed with domestic banking institution and RM reverse repo.
2 Comprises Islamic banks, discount houses and Cagamas.
3 W.e.f. September 2001, this item includes conventional loans sold to Cagamas with recourse.
Note: Effective May 1999, data includes Islamic banks.

2.14.1 Bank Saudagar/Bank Pelaburan: Pengelasan Pinjaman Mengikut Sektor

Merchant Banks/Investment Banks: Classification of Loans by Sector

RM juta | *RM million*

Tujuan	2006			2007				2008				2009	*Purpose*
	Jun/*Jun.*	Sep./*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep./*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep./*Sep.*	Dis./*Dec.*	Mac/*Mar.*	
Pembelian sekuriti	784.3	794.5	904.9	1346.6	1461.0	1642.0	1697.7	2345.2	1854.6	1793.2	2331.2	2378.0	*Purchase of securities*
Pembelian kenderaan pengangkutan	20.3	21.0	29.9	25.8	24.5	73.5	73.2	72.7	73.3	22.4	22.5	21.2	*Purchase of transport vehicles*
Pembelian harta kediaman	70.1	70.8	90.2	94.1	93.2	92.1	91.0	88.8	88.1	84.8	84.6	75.4	*Purchase of residential property*
< =25K	0.2	0.2	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.3	*< =25K*
> 25K hingga 60K	2.1	2.0	2.7	3.0	3.2	3.0	3.0	3.1	3.1	3.0	3.0	2.9	*> 25K to 60K*
> 60K hingga 100K	10.5	10.6	13.6	15.0	14.8	14.2	14.2	14.2	13.9	13.7	13.5	11.7	*> 60K to 100K*
> 100K hingga 150K	11.1	11.2	18.8	18.8	17.2	16.9	16.2	15.4	15.6	15.1	14.9	12.9	*> 100K to 150K*
> 150K hingga 250K	19.2	19.7	25.0	25.6	25.6	24.2	23.3	23.3	23.0	22.5	21.9	19.2	*> 150K to 250K*
> 250K	26.9	27.1	29.8	31.3	32.2	33.6	34.0	32.6	32.1	30.5	31.0	28.4	*> 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	0.0	0.0	0.0	*Housing loans sold to Cagamas[1]*
Pembelian harta bukan kediaman	360.4	429.8	371.0	357.9	321.3	327.3	382.5	426.7	201.3	195.5	267.5	262.0	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	19.7	18.9	17.3	19.7	18.9	19.2	31.0	33.7	7.5	7.3	16.1	15.3	*Industrial buildings and factories*
Tanah	307.4	309.8	277.8	280.8	245.3	214.4	217.8	205.3	54.7	79.4	110.1	110.0	*Land*
Kompleks perniagaan	13.0	13.2	8.3	8.5	8.6	38.8	30.0	71.8	59.2	29.1	64.8	64.8	*Commercial complexes*
Rumah kedai	6.7	9.7	3.0	3.0	3.0	9.2	13.6	16.4	10.4	10.3	7.2	7.7	*Shophouses*
Lain-lain	13.6	78.2	64.6	45.9	45.5	45.7	90.3	99.4	69.5	69.4	69.3	64.1	*Others*
Pembelian aset tetap selain tanah dan bangunan	332.9	402.7	401.9	375.7	346.9	345.4	293.0	490.8	62.1	113.6	112.0	131.8	*Purchase of fixed assets other than land and building*
Kegunaan persendirian	18.0	18.0	18.0	18.3	19.5	19.6	63.1	77.1	25.5	10.3	10.2	9.8	*Personal use*
Kad kredit	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	*Credit card*
Pembelian barangan pengguna	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Purchase of consumer durables*
Pembinaan	1551.4	1200.1	1091.2	1053.9	948.8	940.1	936.3	843.8	194.7	173.2	175.0	152.1	*Construction*
Modal kerja	2365.3	2664.6	3222.1	3286.8	3021.3	2899.1	3080.6	3193.7	1308.4	1363.5	1271.7	1165.7	*Working capital*
Tujuan lain	1707.2	1245.8	1378.7	950.3	927.7	1071.0	1251.3	1181.5	490.4	464.3	474.3	493.1	*Other purpose*
Jumlah Pinjaman	**7209.8**	**6847.4**	**7507.9**	**7509.4**	**7164.2**	**7410.1**	**7868.8**	**8720.4**	**4298.5**	**4220.8**	**4749.0**	**4689.1**	***Total Loans***
Sektor[2]													*Sectors[2]*
Pertanian primer	386.8	398.5	459.1	454.0	460.9	405.5	350.3	476.0	75.0	145.0	159.9	158.6	*Primary agriculture*
Getah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Rubber*
Kelapa sawit	194.2	203.6	254.7	248.8	279.1	284.1	240.7	366.3	60.1	130.4	145.4	144.4	*Oil Palm*
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Cocoa*
Ternakan	17.5	16.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	*Livestock*
Perhutanan dan pembalakan	72.7	77.7	77.8	77.8	77.8	17.0	5.0	5.0	4.7	4.3	3.9	3.5	*Forestry and logging*
Perikanan	0.0	0.0	22.2	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Fisheries*
Lain-lain	102.4	101.0	101.4	101.1	101.0	101.4	101.6	101.7	7.2	7.3	7.5	7.7	*Others*
Perlombongan dan kuari	42.7	40.7	52.9	52.9	53.0	54.2	45.7	31.9	61.7	60.4	80.2	34.3	*Mining and quarrying*
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Tin*
Petroliam mentah dan gas asli	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.0	30.0	50.0	0.0	*Crude petroleum and natural gas*
Kuari	42.7	40.7	52.9	52.9	53.0	54.2	45.7	31.9	31.7	30.4	30.2	28.9	*Quarrying*
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	*Others*
Perkilangan	991.6	956.3	878.7	819.1	753.0	750.0	759.2	796.2	495.0	486.1	466.2	416.4	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah & plastik	41.3	44.4	36.6	35.8	34.2	34.3	33.4	33.6	23.2	23.2	23.1	4.8	*Manufacture of rubber and plastic products*
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Tin*
Makanan, minuman dan tembakau	39.7	38.3	37.3	15.0	1.5	1.5	0.0	0.0	0.0	0.0	0.1	0.1	*Food, beverages and tobacco*
yang mana: pemprosesan minyak kelapa sawit	23.3	22.4	22.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*of which: palm oil processing*
Tekstil, bahan pakaian dan kulit	95.3	100.4	100.7	28.1	24.5	24.6	27.0	26.7	24.3	20.3	13.6	6.9	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	186.1	187.3	150.9	168.5	145.8	146.1	137.8	124.9	1.4	1.3	0.2	0.2	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	46.9	59.6	65.3	71.1	71.5	69.4	62.3	61.2	7.5	10.0	0.0	0.0	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	1.0	1.0	1.0	1.0	1.0	1.0	0.5	0.5	0.0	0.0	0.0	0.0	*Printing and publishing and allied industries*
Bahan kimia perindustrian	77.1	73.2	64.8	71.2	66.0	61.9	51.8	87.8	35.7	34.6	29.0	26.0	*Industrial chemicals*
Barangan mineral bukan metalik	30.1	34.7	32.2	31.1	21.6	21.7	64.8	100.0	100.3	102.0	103.3	104.3	*Non-metallic mineral products*
Keluaran besi dan keluli	226.5	228.8	200.3	202.5	193.1	176.8	165.8	163.7	156.5	156.5	151.1	149.4	*Iron and steel products*
Keluaran logam	14.3	14.3	14.0	14.1	13.8	13.8	13.9	13.9	14.0	38.6	38.7	22.5	*Metal products*
Jentera (bukan elektrik)	28.7	31.9	30.3	28.5	26.3	16.5	11.0	8.0	7.6	12.2	20.4	20.4	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	17.1	20.2	22.3	23.4	19.3	16.8	41.7	8.5	6.5	0.0	0.0	0.0	*Electrical machinery and appliances*
Kelengkapan pengangkutan	1.5	1.5	0.0	5.0	0.0	20.1	8.7	27.4	29.5	28.1	28.1	28.3	*Transport equipment*
Lain-lain	186.0	120.8	123.0	123.9	134.3	145.6	140.6	140.1	88.5	59.2	58.6	53.5	*Others*
Elektrik, gas dan bekalan air	99.3	57.9	54.5	49.2	46.1	86.3	121.1	315.5	2.2	2.1	2.1	51.8	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	667.0	605.3	546.5	489.0	570.6	613.0	573.2	591.9	185.2	183.5	164.3	175.8	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	196.4	181.6	156.2	0.0	136.0	121.0	111.0	100.9	36.7	35.3	19.2	18.6	*Wholesale trade*
Perdagangan runcit	133.1	126.5	108.2	106.1	104.2	103.6	97.2	95.8	48.5	48.3	48.2	45.9	*Retail trade*
Restoran dan hotel	337.5	297.2	282.2	238.4	330.3	388.4	365.0	395.1	100.0	99.9	96.9	111.4	*Restaurants and hotels*
Pembinaan	1572.2	1497.9	1437.0	1407.6	1353.3	1209.7	1228.6	1162.5	459.0	443.0	461.0	404.3	*Construction*
Kejuruteraan am	253.7	250.0	259.6	209.5	199.1	304.9	293.2	313.8	102.7	114.4	113.0	97.1	*Civil engineering*
Bangunan kilang dan perusahaan	48.4	46.8	44.7	58.6	60.0	59.9	65.1	65.3	0.0	0.0	0.0	0.0	*Industrial buildings and factories*
Infrastuktur	487.2	425.1	442.0	433.5	453.5	268.8	250.2	346.6	237.6	241.2	262.8	253.0	*Infrastructure*
Kompleks perniagaan	216.7	196.4	185.2	182.3	173.3	279.0	286.1	110.5	32.6	12.5	12.6	12.5	*Commercial complexes*
Kediaman	504.7	495.1	443.3	450.4	414.8	254.3	234.6	224.9	61.9	50.6	47.2	38.0	*Residential*
Lain-lain	61.7	84.6	62.1	73.4	52.7	42.7	99.4	101.3	24.2	24.4	25.5	3.8	*Others*
Harta tanah	801.6	804.5	797.1	783.7	707.9	670.5	689.3	807.0	492.0	485.2	537.3	533.3	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	263.1	257.1	256.9	276.2	271.3	383.1	768.2	872.6	191.3	137.8	159.3	183.2	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	565.0	531.2	1081.7	1147.7	932.7	1090.1	1186.7	928.9	741.4	664.3	659.0	904.7	*Financing, insurance and business services*
Perkhidmatan kewangan	85.4	84.9	175.4	156.6	160.5	208.9	264.7	175.0	94.3	125.4	135.4	216.8	*Financial intermediation*
Perkhidmatan perniagaan	39.2	38.4	36.6	26.3	24.9	53.1	53.1	43.8	39.0	36.1	34.1	32.8	*Business activities*
Penyelidikan dan pembangunan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Research and development*
Lain-lain aktiviti perniagaan	440.4	408.0	869.6	964.8	747.2	828.1	868.9	710.1	608.1	502.7	489.5	655.2	*Other business activities*
Pendidikan, kesihatan dan lain-lain	243.6	243.6	234.5	224.8	206.7	202.7	165.7	138.4	78.7	81.4	81.7	76.0	*Education, health & others*
Sektor isirumah[3]	248.7	269.8	411.9	557.1	542.5	680.4	755.4	1279.8	1155.4	1110.6	1061.2	1307.7	*Household sector[3]*
Sektor lain[4]	1328.3	1184.7	1297.0	1248.0	1266.1	1264.6	1225.3	1319.5	361.7	421.5	917.0	442.9	*Other sector[4]*

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/ industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).
Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual III.14 (sila rujuk nota untuk Jadual II.7a-10a, II.19a dalam Glosari untuk maklumat lanjut).

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.
2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
3 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.
4 Pinjaman kepada perniagaan individu.

Note: Sub-total may not necessarily add up to grand total due to rounding.
With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/ industry and purpose. Loans by sector (economic sectors/industry + household sector) = Loans by purpose (Total loans).
The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table III.14(please refer to the explanatory notes for Tables II.7a-10a, II.19a in the Glossary for further details).

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.
2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
3 Household sector = total loans by purpose to households.
4 Loans to individual businesses.