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

RM juta *RM million*

Tujuan	2002				2003				2004	*Purpose*
	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	Mac/*Mar.*	
Pertanian, ternakan, perhutanan dan perikanan	802.5	792.2	856.2	807.4	739.8	709.4	679.2	652.3	642.1	*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	694.1	687.0	767.9	725.3	665.4	654.7	631.9	600.3	591.1	*Oil Palm*
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Cocoa*
Ternakan	18.0	17.7	17.7	13.3	13.4	12.9	12.3	17.2	16.8	*Livestock*
Perhutanan dan pembalakan	44.3	44.2	43.1	41.7	34.5	21.6	15.8	15.4	15.0	*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	46.0	43.3	27.5	27.1	26.5	20.3	19.1	19.4	19.1	*Others*
Perlombongan dan kuari	77.7	76.8	78.7	69.2	51.7	51.7	53.2	47.7	44.7	*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	4.0	4.0	10.0	5.0	5.0	5.0	0.0	0.0	0.0	*Crude petroleum and natural gas*
Kuari	73.7	72.8	68.7	64.1	46.7	46.6	53.2	47.7	44.7	*Quarrying*
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Others*
Perkilangan	2,202.3	2,173.1	1,949.3	2,012.1	1,534.8	1,371.2	1,701.5	1,667.9	1,583.5	*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	58.3	56.6	74.0	78.8	77.4	76.2	75.0	50.9	49.3	*Palm oil processing*
Makanan, minuman dan tembakau	25.3	27.1	17.9	12.8	11.8	11.9	6.5	5.8	1.4	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	273.0	276.2	279.6	277.7	244.8	249.4	223.7	222.9	223.3	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	381.3	355.1	232.4	241.8	155.1	143.8	142.9	143.2	142.5	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	56.9	40.7	35.8	32.9	31.4	27.5	28.1	42.2	31.8	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	5.1	5.2	14.2	14.1	13.4	15.2	19.0	15.2	23.1	*Printing and publishing and allied industries*
Bahan kimia perindustrian	52.8	47.6	50.2	49.2	46.6	49.8	55.8	53.1	42.3	*Industrial chemicals*
Keluaran plastik	48.7	43.2	42.8	38.7	24.7	7.2	5.7	5.7	12.7	*Plastic products*
Barangan mineral bukan metalik	295.6	307.8	277.7	251.3	209.3	206.4	552.7	547.6	473.9	*Non-metallic mineral products*
Bahan bangunan	58.0	60.3	59.0	52.1	36.6	38.6	42.0	35.5	34.5	*Building materials*
Keluaran besi dan keluli	214.6	203.7	203.8	342.7	154.7	128.1	124.7	124.3	125.0	*Iron and steel products*
Keluaran logam	242.7	244.8	239.4	232.2	199.7	195.3	194.7	190.6	192.7	*Metal products*
Jentera (bukan elektrik)	35.4	30.7	29.7	31.0	30.7	23.1	22.7	22.8	23.4	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	124.1	114.2	109.4	100.5	65.2	61.6	50.6	44.5	43.9	*Electrical machinery and appliances*
Kelengkapan pengangkutan	24.9	25.6	25.5	23.0	13.0	13.3	13.5	13.7	13.9	*Transport equipment*
Lain-lain	305.6	334.3	257.9	233.5	220.4	123.9	143.8	149.6	149.9	*Others*
Elektrik, gas dan bekalan air	616.0	730.2	765.5	779.8	518.2	482.5	446.1	384.7	386.1	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	793.3	764.4	769.5	705.2	637.4	720.0	705.0	655.3	658.4	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	170.7	171.7	174.3	156.5	126.6	118.7	109.5	97.4	95.3	*Wholesale trade*
Perdagangan runcit	182.1	151.1	142.5	148.3	132.1	122.8	114.2	92.8	98.5	*Retail trade*
Restoran dan hotel	440.5	441.6	452.7	400.4	378.6	478.5	481.3	465.1	464.6	*Restaurants and hotels*
Pembinaan	2,769.4	2,712.3	2,457.2	2,495.3	2,241.3	1,866.3	1,775.1	1,708.0	1,755.2	*Construction*
Kejuruteraan am	415.6	399.4	415.1	407.3	394.0	361.8	334.2	351.5	361.4	*Civil engineering*
Bangunan kilang dan perusahaan	195.7	162.7	155.1	164.3	161.1	105.8	102.8	80.8	79.1	*Industrial buildings and factories*
Infrastuktur	677.9	853.5	647.2	625.9	486.7	403.0	424.6	320.6	406.1	*Infrastructure*
Kompleks perniagaan	773.3	643.1	632.5	638.0	628.4	527.6	520.7	528.5	495.6	*Commercial complexes*
Kediaman	384.8	343.6	301.7	292.1	224.7	207.5	173.4	159.5	151.9	*Residential*
Lain-lain	322.1	309.9	305.6	367.8	346.3	260.7	219.5	267.2	261.1	*Others*
Pembelian harta kediaman	73.8	77.4	75.6	77.1	75.7	75.5	76.3	78.2	77.7	*Purchase of residential property*
< =25K	0.7	0.7	0.6	0.5	0.5	0.5	0.6	0.5	0.5	*< =25K*
> 25K to 60K	3.1	3.4	3.1	3.1	2.9	2.8	2.7	2.7	2.8	*> 25K to 60K*
> 60K to 100K	12.5	12.8	12.8	13.0	13.0	12.6	12.4	12.2	11.9	*> 60K to 100K*
> 100K to 150K	14.3	14.0	13.5	13.1	13.6	14.0	13.9	14.5	14.4	*> 100K to 150K*
> 150K to 250K	24.6	25.2	23.1	23.1	22.0	22.1	23.2	23.4	22.7	*> 150K to 250K*
> 250K	18.6	21.3	22.5	24.3	23.8	23.4	23.3	24.8	25.4	*> 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	*Housing loans sold to Cagamas[1]*
Pembelian harta bukan kediaman	234.8	217.7	255.0	209.0	196.0	185.2	155.5	150.0	119.8	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	1.1	0.9	0.6	0.3	0.1	0.0	0.0	0.0	0.0	*Industrial buildings and factories*
Tanah	221.2	204.6	242.5	196.9	184.4	173.9	144.1	138.6	108.4	*Land*
Kompleks perniagaan	4.0	4.0	4.1	4.2	4.2	4.3	4.4	4.4	4.5	*Commercial complexes*
Rumah kedai	8.4	8.2	7.0	7.0	7.0	7.0	7.0	7.0	7.0	*Shophouses*
Lain-lain	0.0	0.0	0.8	0.6	0.3	0.0	0.0	0.0	0.0	*Others*
Harta tanah	1,204.4	1,142.0	1,107.6	1,078.4	1,024.3	1,042.8	980.2	922.6	886.8	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	592.0	465.0	443.1	363.0	367.4	481.8	795.7	845.3	843.6	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	1,016.8	1,024.3	989.8	938.3	853.1	787.3	736.7	633.1	657.4	*Financing, insurance and business services*
Perkhidmatan kewangan	824.1	847.8	814.5	768.2	765.3	703.0	635.1	535.2	553.4	*Financial services*
Insurans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Insurance*
Perkhidmatan perniagaan	192.6	176.5	175.3	170.2	87.8	84.2	101.6	97.9	104.0	*Business services*
Kegunaan persendirian	42.3	21.1	21.0	21.1	26.6	41.4	39.6	35.5	36.4	*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	2,262.6	2,205.4	2,093.2	1,981.6	1,823.5	1,777.0	1,933.2	1,709.4	1,595.0	*Purchase of securities*
Pembelian kenderaan pengangkutan	15.4	16.0	17.6	19.4	20.6	20.7	21.8	22.0	20.7	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	336.3	330.0	312.0	203.9	168.2	174.1	135.7	98.4	101.1	*Community, social and personal services*
Lain-lain	1,571.1	1,537.0	1,792.7	1,720.0	1,626.3	1,645.9	1,498.5	1,432.6	1,398.7	*Others*
Jumlah pinjaman	14,610.7	14,284.9	13,984.2	13,481.0	11,904.9	11,432.7	11,733.3	11,042.9	10,807.4	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	70.4	71.3	58.2	22.4	12.4	13.7	9.5	9.2	9.0	*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 .

[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.