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

RM juta *RM million*

Tujuan	2003		2004				2005				2006	*Purpose*
	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 perikanan	679.2	652.3	642.1	552.8	533.9	445.5	442.9	383.4	318.7	334.5	325.8	*Agriculture, hunting, forestry and fishing*
Getah	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	631.9	600.3	591.1	461.9	444.8	363.7	355.5	287.7	231.6	251.3	245.6	*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	*Cocoa*
Ternakan	12.3	17.2	16.8	16.7	15.9	15.8	19.0	19.2	19.2	19.5	15.7	*Livestock*
Perhutanan dan pembalakan	15.8	15.4	15.0	52.0	51.3	46.6	42.0	37.9	39.0	35.3	36.9	*Forestry and logging*
Perikanan	0.0	0.0	0.0	0.0	0.0	0.0	4.8	19.2	7.8	9.0	8.5	*Fisheries*
Lain-lain	19.1	19.4	19.1	22.3	21.9	19.4	21.6	19.4	21.1	19.4	19.1	*Others*
Perlombongan dan kuari	53.2	47.7	44.7	44.7	44.5	47.4	47.4	48.0	50.1	48.9	48.2	*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	*Tin*
Petroliam mentah dan gas asli	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Crude petroleum and natural gas*
Kuari	53.2	47.7	44.7	44.7	44.5	47.4	47.4	48.0	50.1	48.9	48.2	*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	*Others*
Perkilangan	1,701.5	1,667.9	1,583.5	1,576.5	1,368.6	1,295.2	1,237.3	1,182.2	1,098.2	1,050.3	1,072.0	*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	0.0	5.0	*Rubber processing and rubber products*
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Tin*
Pemprosesan minyak kelapa sawit	75.0	50.9	49.3	60.6	53.1	50.5	50.4	54.3	41.9	41.8	40.3	*Palm oil processing*
Makanan, minuman dan tembakau	6.5	5.8	1.4	1.4	4.4	13.5	23.6	14.5	8.5	1.5	4.5	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	223.7	222.9	223.3	219.0	216.2	161.0	160.8	154.0	151.1	98.2	87.9	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	142.9	143.2	142.5	144.7	138.7	135.3	155.3	154.1	169.7	169.5	207.5	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	28.1	42.2	31.8	28.8	27.3	25.5	22.0	18.3	25.3	34.4	38.2	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	19.0	15.2	23.1	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	*Printing and publishing and allied industries*
Bahan kimia perindustrian	55.8	53.1	42.3	3.3	54.6	34.7	4.7	3.6	3.7	3.8	6.0	*Industrial chemicals*
Keluaran plastik	5.7	5.7	12.7	13.6	16.9	18.8	0.0	14.1	14.2	14.1	14.1	*Plastic products*
Barangan mineral bukan metalik	552.7	547.6	473.9	429.1	98.4	86.6	33.6	35.5	35.3	41.6	39.5	*Non-metallic mineral products*
Bahan bangunan	42.0	35.5	34.5	29.3	28.9	22.3	16.5	20.4	19.6	19.5	19.4	*Building materials*
Keluaran besi dan keluli	124.7	124.3	125.0	119.9	121.5	118.4	151.2	170.8	139.8	136.7	128.2	*Iron and steel products*
Keluaran logam	194.7	190.6	192.7	186.3	187.9	180.2	182.5	158.4	163.4	158.4	162.8	*Metal products*
Jentera (bukan elektrik)	22.7	22.8	23.4	22.4	22.4	22.5	17.5	22.4	22.3	22.2	22.0	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	50.6	44.5	43.9	155.6	154.4	156.0	159.4	166.7	140.1	143.1	141.1	*Electrical machinery and appliances*
Kelengkapan pengangkutan	13.5	13.7	13.9	14.2	34.4	34.7	34.9	20.0	20.0	26.6	18.0	*Transport equipment*
Lain-lain	143.8	149.6	149.9	147.7	208.9	234.9	224.4	174.4	142.9	138.5	137.0	*Others*
Elektrik, gas dan bekalan air	446.1	384.7	386.1	501.7	480.7	410.6	417.2	275.4	235.6	168.7	217.6	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	705.0	655.3	658.4	675.2	750.1	729.8	749.9	763.9	719.1	702.3	776.3	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	109.5	97.4	95.3	87.8	126.8	129.3	149.7	137.0	133.4	133.9	205.8	*Wholesale trade*
Perdagangan runcit	114.2	92.8	98.5	96.8	130.8	125.0	121.7	120.2	129.0	129.3	133.9	*Retail trade*
Restoran dan hotel	481.3	465.1	464.6	490.5	492.5	475.6	478.5	506.8	456.8	439.0	436.6	*Restaurants and hotels*
Pembinaan	1,775.1	1,708.0	1,755.2	1,773.6	2,059.6	1,920.8	1,861.5	1,883.7	2,005.5	1,826.4	1,864.8	*Construction*
Kejuruteraan am	334.2	351.5	361.4	340.6	334.4	309.8	309.2	281.4	287.1	292.3	263.9	*Civil engineering*
Bangunan kilang dan perusahaan	102.8	80.8	79.1	73.5	71.0	74.4	110.7	152.7	87.8	80.9	75.0	*Industrial buildings and factories*
Infrastuktur	424.6	320.6	406.1	403.3	742.6	674.8	620.9	597.2	703.1	553.7	607.3	*Infrastructure*
Kompleks perniagaan	520.7	528.5	495.6	485.3	448.6	444.8	410.8	416.9	440.3	433.8	439.0	*Commercial complexes*
Kediaman	173.4	159.5	151.9	219.4	212.7	201.7	179.0	176.1	201.8	188.8	243.6	*Residential*
Lain-lain	219.5	267.2	261.1	251.5	250.4	215.3	230.9	259.5	285.4	277.0	236.1	*Others*
Pembelian harta kediaman	76.3	78.2	77.7	78.6	80.0	80.3	81.2	80.5	79.3	74.0	69.4	*Purchase of residential property*
< =25K	0.6	0.5	0.5	0.5	0.4	0.4	0.3	0.3	0.2	0.2	0.2	*< =25K*
> 25K to 60K	2.7	2.7	2.8	2.7	2.7	2.7	2.4	2.2	2.4	2.3	2.0	*> 25K to 60K*
> 60K to 100K	12.4	12.2	11.9	11.6	11.8	11.9	12.2	12.5	12.6	11.5	10.6	*> 60K to 100K*
> 100K to 150K	13.9	14.5	14.4	14.3	14.3	14.9	14.4	14.0	13.6	12.0	10.8	*> 100K to 150K*
> 150K to 250K	23.2	23.4	22.7	22.1	22.6	22.8	22.4	22.9	22.4	20.0	18.5	*> 150K to 250K*
> 250K	23.3	24.8	25.4	27.4	28.2	27.7	29.4	28.6	28.1	28.1	27.3	*> 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	*Housing loans sold to Cagamas [1]*
Pembelian harta bukan kediaman	155.5	150.0	119.8	114.6	117.7	111.9	110.4	112.5	99.8	96.7	96.2	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	0.0	0.0	0.0	0.0	10.5	10.5	10.5	10.5	9.9	9.3	8.7	*Industrial buildings and factories*
Tanah	144.1	138.6	108.4	103.0	95.5	90.0	88.5	90.7	78.5	75.9	76.0	*Land*
Kompleks perniagaan	4.4	4.4	4.5	4.6	4.6	4.7	4.7	4.6	4.7	4.8	4.9	*Commercial complexes*
Rumah kedai	7.0	7.0	7.0	7.0	7.0	6.7	6.7	6.7	6.7	6.7	6.7	*Shophouses*
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	*Others*
Harta tanah	980.2	922.6	886.8	843.8	813.6	719.2	632.6	644.3	615.9	619.3	684.2	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	795.7	845.3	837.9	893.6	356.0	320.5	263.3	353.2	405.7	395.9	368.3	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	736.7	633.1	657.4	569.8	555.5	564.5	307.9	313.2	328.6	314.3	155.1	*Financing, insurance and business services*
Perkhidmatan kewangan	635.1	535.2	553.4	484.0	497.4	520.7	263.9	230.2	230.4	223.9	69.6	*Financial services*
Insurans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.0	30.0	30.0	30.0	*Insurance*
Aktiviti penyewaan dan perniagaan	101.6	97.9	104.0	85.8	58.2	43.8	44.0	53.1	68.3	60.4	55.5	*Renting and business activities*
Penyelidikan dan pembangunan	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	*Research and development*
Aktiviti perniagaan lain	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	*Other business activities*
Kegunaan persendirian	39.6	35.5	36.4	70.7	74.7	116.6	151.3	155.6	181.8	182.6	167.8	*Personal uses*
Kad kredit	0.0	0.0	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	0.0	0.0	*Purchase of consumer durable goods*
Pembelian sekuriti	1,933.2	1,709.4	1,595.0	1,355.9	1,445.6	1,468.4	1,542.8	1,498.8	1,758.3	1,803.4	1,683.5	*Purchase of securities*
Pembelian kenderaan pengangkutan	21.8	22.0	20.7	21.5	21.2	21.4	21.8	22.0	21.8	20.7	19.5	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	135.7	98.4	101.1	266.6	154.3	69.1	69.7	215.4	217.9	222.5	208.1	*Community, social and personal services*
Lain-lain	1,498.5	1,432.6	1,398.7	1,106.8	1,085.3	1,112.2	1,246.6	1,244.6	1,151.9	887.0	810.8	*Others*
Jumlah pinjaman	11,733.3	11,042.9	10,801.7	10,446.5	9,941.4	9,433.4	9,183.8	9,176.7	9,288.4	8,747.6	8,567.6	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	9.5	9.2	9.0	8.9	8.6	5.9	5.9	5.9	5.1	13.5	13.4	*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