# III.13 Syarikat Kewangan: Pengkelasan Pinjaman mengikut Sektor
## *Finance Companies: Classification of Loans by Sector*

RM juta *RM million*

| Tujuan | 1999 | | | 2000 | | | *Purpose* |
|---|---|---|---|---|---|---|---|
| | Jun/*Jun.* | Sept./*Sept.* | Dis./*Dec.* | Mac/*Mar.* | Jun/*Jun.* | Sept./*Sept.* | |
| Pertanian, ternakan, perhutanan dan perikanan | 779.2 | 779.5 | 792.8 | 724.8 | 747.0 | 724.5 | *Agriculture, hunting, forestry and fishing* |
| Getah | 23.7 | 23.5 | 24.8 | 22.3 | 20.6 | 21.2 | *Rubber* |
| Kelapa sawit | 213.0 | 202.1 | 188.3 | 193.5 | 181.8 | 176.0 | *Oil Palm* |
| Koko | 8.9 | 27.6 | 34.4 | 20.0 | 20.3 | 16.9 | *Cocoa* |
| Ternakan | 23.0 | 25.4 | 26.8 | 28.7 | 26.7 | 25.2 | *Livestock* |
| Perhutanan dan pembalakan | 272.7 | 258.1 | 265.9 | 248.7 | 271.0 | 267.1 | *Forestry and logging* |
| Perikanan | 37.0 | 40.6 | 39.2 | 34.7 | 36.0 | 38.7 | *Fisheries* |
| Lain-lain | 201.0 | 202.2 | 213.4 | 176.9 | 190.7 | 179.4 | *Others* |
| Perlombongan dan kuari | 268.5 | 256.7 | 255.4 | 243.3 | 196.3 | 191.9 | *Mining and quarrying* |
| Timah | 50.6 | 52.2 | 52.6 | 50.6 | 1.3 | 1.5 | *Tin* |
| Petroliam mentah dan gas asli | 7.8 | 9.3 | 11.1 | 10.0 | 9.2 | 5.3 | *Crude petroleum and natural gas* |
| Kuari | 198.7 | 186.6 | 184.4 | 175.7 | 178.8 | 178.9 | *Quarrying* |
| Lain-lain | 11.3 | 8.6 | 7.3 | 6.9 | 6.9 | 6.1 | *Others* |
| Perkilangan | 3,173.6 | 3,084.3 | 3,259.3 | 3,210.1 | 3,124.8 | 3,014.8 | *Manufacturing* |
| Pemprosesan getah dan keluaran-keluaran getah | 18.4 | 17.6 | 22.6 | 21.5 | 14.1 | 13.5 | *Rubber processing and rubber products* |
| Timah | 0.7 | 0.6 | 0.8 | 0.9 | 0.8 | 0.7 | *Tin* |
| Pemprosesan minyak kelapa sawit | 18.4 | 16.5 | 15.2 | 17.2 | 16.4 | 16.8 | *Palm oil processing* |
| Makanan, minuman dan tembakau | 173.3 | 169.1 | 178.5 | 165.3 | 160.2 | 151.9 | *Food, beverages and tobacco* |
| Tekstil, bahan pakaian dan kulit | 306.6 | 262.4 | 279.0 | 266.7 | 230.6 | 248.4 | *Textiles, wearing apparel and leather* |
| Kayu dan keluaran kayu termasuk perabut | 465.7 | 461.5 | 457.6 | 424.4 | 400.7 | 370.3 | *Wood and wood products, incl. furniture* |
| Kertas dan keluaran-keluaran kertas | 95.6 | 94.2 | 87.8 | 90.5 | 86.3 | 75.9 | *Paper and paper products* |
| Percetakan dan penerbitan dan industri yang berkaitan | 164.1 | 153.2 | 153.9 | 144.9 | 147.6 | 148.3 | *Printing and publishing and allied industries* |
| Bahan kimia perindustrian | 39.7 | 37.7 | 56.8 | 136.1 | 63.6 | 64.7 | *Industrial chemicals* |
| Keluaran plastik | 249.7 | 243.0 | 228.0 | 217.6 | 219.9 | 210.2 | *Plastic products* |
| Barangan mineral bukan metalik | 161.5 | 139.0 | 157.9 | 131.3 | 127.6 | 118.4 | *Non-metallic mineral products* |
| Bahan bangunan | 84.1 | 67.6 | 83.1 | 71.6 | 80.2 | 76.0 | *Building materials* |
| Keluaran besi dan keluli | 161.0 | 149.0 | 313.7 | 248.7 | 119.6 | 106.0 | *Iron and steel products* |
| Keluaran logam | 192.5 | 190.5 | 193.8 | 295.5 | 392.0 | 284.8 | *Metal products* |
| Jentera (bukan elektrik) | 66.1 | 61.3 | 60.6 | 117.2 | 124.0 | 125.7 | *Machinery (non-electrical)* |
| Jentera dan perkakas elektrik | 224.4 | 218.6 | 209.3 | 209.7 | 208.1 | 193.7 | *Electrical machinery and appliances* |
| Kelengkapan pengangkutan | 208.3 | 206.0 | 181.6 | 219.3 | 207.5 | 208.1 | *Transport equipment* |
| Lain-lain | 543.5 | 596.4 | 579.0 | 431.9 | 525.7 | 601.4 | *Others* |
| Elektrik, gas dan bekalan air | 70.6 | 72.1 | 74.4 | 66.7 | 65.7 | 63.1 | *Electricity, gas and water supply* |
| Perdagangan borong dan runcit, restoran dan hotel | 3,528.0 | 3,500.1 | 3,563.1 | 3,483.5 | 3,527.3 | 3,547.0 | *Wholesale, retail,restaurants and hotels* |
| Perdagangan borong | 1,208.8 | 1,168.0 | 1,204.0 | 1,191.4 | 1,223.9 | 1,216.2 | *Wholesale trade* |
| Perdagangan runcit | 1,547.2 | 1,550.1 | 1,563.7 | 1,550.3 | 1,566.2 | 1,588.6 | *Retail trade* |
| Restoran dan hotel | 772.0 | 782.0 | 795.4 | 741.8 | 737.2 | 742.2 | *Restaurants and hotels* |
| Pembinaan | 7,012.2 | 6,974.9 | 7,276.2 | 6,741.9 | 6,563.4 | 6,336.3 | *Construction* |
| Kejuruteraan am | 767.1 | 789.6 | 834.8 | 723.5 | 738.6 | 649.2 | *Civil engineering* |
| Bangunan kilang dan perusahaan | 335.5 | 277.6 | 255.6 | 243.8 | 232.1 | 213.8 | *Industrial buildings and factories* |
| Infrastuktur | 472.9 | 469.4 | 383.1 | 372.6 | 327.8 | 326.0 | *Infrastructure* |
| Kompleks perniagaan | 1,936.5 | 1,618.6 | 1,578.6 | 1,585.5 | 1,520.7 | 1,525.3 | *Commercial complexes* |
| Kediaman | 1,797.3 | 2,171.0 | 2,619.5 | 2,275.8 | 2,219.2 | 2,109.6 | *Residential* |
| Lain-lain | 1,702.9 | 1,648.8 | 1,604.6 | 1,540.8 | 1,525.0 | 1,512.3 | *Others* |
| Pembelian harta kediaman | 7,523.0 | 7,078.7 | 7,814.9 | 8,041.7 | 8,718.5 | 7,801.2 | *Purchase of residential property* |
| < =25K | 687.9 | 630.2 | 666.3 | 630.0 | 590.0 | 612.1 | *< =25K* |
| > 25K to 60K | 1,143.9 | 842.7 | 913.8 | 977.1 | 1,169.9 | 1,204.9 | *> 25K to 60K* |
| > 60K to 100K | 1,690.9 | 1,415.8 | 1,675.7 | 1,740.7 | 2,050.3 | 1,924.3 | *> 60K to 100K* |
| > 100K to 150K | 1,256.4 | 1,283.4 | 1,522.2 | 1,416.3 | 1,732.2 | 1,453.6 | *> 100K to 150K* |
| > 150K to 250K | 1,750.8 | 1,777.1 | 1,956.2 | 2,144.6 | 1,962.1 | 1,669.5 | *> 150K to 250K* |
| > 250K | 993.1 | 1,129.6 | 1,080.6 | 1,133.0 | 1,214.0 | 936.8 | *> 250K* |
| Pinjaman perumahan yang dijual kepada Cagamas | 5,363.9 | 6,492.9 | 5,518.1 | 6,437.1 | 6,941.0 | 8,388.5 | *Housing loans sold to Cagamas* |
| Pembelian harta bukan kediaman | 5,803.9 | 5,569.0 | 5,446.5 | 5,382.1 | 5,336.0 | 5,250.9 | *Purchase of non-residential property* |
| Bangunan kilang dan perusahaan | 819.2 | 733.9 | 695.0 | 690.1 | 667.7 | 643.6 | *Industrial buildings and factories* |
| Tanah | 1,805.4 | 1,833.0 | 1,702.7 | 1,653.1 | 1,613.4 | 1,444.8 | *Land* |
| Kompleks perniagaan | 722.9 | 729.9 | 726.9 | 737.8 | 743.2 | 763.4 | *Commercial complexes* |
| Rumah kedai | 1,957.9 | 1,773.4 | 1,787.0 | 1,762.6 | 1,764.8 | 1,858.3 | *Shophouses* |
| Lain-lain | 498.6 | 498.8 | 534.9 | 538.5 | 547.0 | 540.9 | *Others* |
| Harta tanah | 1,639.9 | 1,632.0 | 1,706.7 | 1,684.8 | 1,624.6 | 1,614.1 | *Real estates* |
| Pengangkutan, penyimpanan dan perhubungan | 2,460.9 | 2,443.4 | 2,341.4 | 2,170.0 | 2,138.7 | 2,094.9 | *Transport, storage and communication* |
| Perkhidmatan kewangan, insurans dan perniagaan | 2,598.1 | 2,406.7 | 2,224.0 | 2,021.5 | 1,948.9 | 1,874.6 | *Financing, insurance and business services* |
| Perkhidmatan kewangan | 1,045.9 | 892.4 | 772.0 | 689.6 | 643.0 | 600.4 | *Financial services* |
| Insurans | 23.6 | 23.7 | 25.3 | 24.8 | 14.4 | 18.3 | *Insurance* |
| Perkhidmatan perniagaan | 1,528.7 | 1,490.7 | 1,426.7 | 1,307.1 | 1,291.4 | 1,256.0 | *Business services* |
| Kegunaan persendirian | 1,073.1 | 1,120.0 | 997.7 | 801.1 | 791.3 | 798.7 | *Personal uses* |
| Kad kredit | 957.2 | 1,018.2 | 1,097.2 | 1,160.4 | 1,218.0 | 1,282.4 | *Credit cards* |
| Pembelian barangan pengguna | 168.5 | 153.9 | 136.2 | 129.1 | 113.6 | 106.5 | *Purchase of consumer durable goods* |
| Pembelian sekuriti | 7,144.2 | 6,975.9 | 6,881.4 | 6,501.0 | 6,092.5 | 6,070.3 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 30,351.0 | 29,660.9 | 29,846.8 | 30,021.4 | 30,506.3 | 32,018.9 | *Purchase of transport vehicles* |
| Perkhidmatan sosial masyarakat dan persendirian | 1,068.0 | 1,014.9 | 984.4 | 958.6 | 981.8 | 945.6 | *Community, social and personal services* |
| Lain-lain | 1,137.3 | 825.5 | 678.9 | 761.9 | 756.4 | 528.8 | *Others* |
| **Jumlah pinjaman** | 82,121.0 | 81,059.6 | 80,895.3 | 80,541.0 | 81,392.1 | 82,653.2 | ***Total loans*** |
| Yang mana: Pinjaman kepada Kerajaan | 25.4 | 20.9 | 14.1 | 17.6 | 19.6 | 16.6 | *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.*