III.12 Bank Perdagangan: Pengkelasan Pinjaman mengikut Sektor
Commercial Banks: Classification of Loans by Sector

RM juta *RM million*

Tujuan	2002	2003				2004				*Purpose*
	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	
Pertanian, ternakan, perhutanan dan perikanan	10,278.1	10,076.1	10,059.1	9,647.6	9,292.4	9,570.4	10,335.3	10,236.6	9,950.1	*Agriculture, hunting, forestry and fishing*
Getah	226.2	237.8	251.6	166.0	164.2	158.1	235.1	209.6	211.3	*Rubber*
Kelapa sawit	6,491.8	6,450.3	6,339.4	5,934.5	5,716.8	6,031.4	6,607.5	6,575.5	6,256.2	*Oil Palm*
Koko	67.4	64.0	59.0	57.3	59.3	54.5	50.6	46.9	49.3	*Cocoa*
Ternakan	948.1	987.3	1,005.9	1,014.3	993.1	1,019.1	1,070.8	1,105.3	1,140.0	*Livestock*
Perhutanan dan pembalakan	1,459.8	1,204.6	1,236.6	1,269.3	1,185.5	1,242.6	1,235.1	1,231.1	1,258.7	*Forestry and logging*
Perikanan	198.8	193.3	198.8	192.7	205.6	203.8	203.5	212.3	228.2	*Fisheries*
Lain-lain	886.0	938.7	967.9	1,013.6	968.0	860.9	932.6	855.9	806.5	*Others*
Perlombongan dan kuari	835.1	836.7	808.3	1,109.5	942.1	953.7	890.3	860.1	883.4	*Mining and quarrying*
Timah	11.9	11.3	11.6	166.2	11.2	12.1	11.3	25.6	25.8	*Tin*
Petroliam mentah dan gas asli	216.9	214.4	221.0	216.7	236.1	265.2	261.5	223.7	252.6	*Crude petroleum and natural gas*
Kuari	543.9	547.6	509.4	554.4	549.7	540.2	515.9	509.5	504.1	*Quarrying*
Lain-lain	62.4	63.4	66.3	172.2	145.1	136.1	101.5	101.3	100.9	*Others*
Perkilangan	56,750.3	56,321.7	57,637.6	56,950.6	56,652.0	56,260.4	58,969.8	60,186.7	59,820.9	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	472.4	568.6	535.3	591.6	711.8	751.5	690.0	703.2	735.2	*Rubber processing and rubber products*
Timah	34.3	43.2	30.9	25.6	72.2	84.4	82.3	85.3	230.4	*Tin*
Pemprosesan minyak kelapa sawit	2,128.2	2,112.4	2,004.1	1,939.1	1,995.2	1,977.4	2,521.1	2,380.2	2,266.1	*Palm oil processing*
Makanan, minuman dan tembakau	4,673.2	4,660.0	4,704.8	4,463.9	4,397.0	4,507.4	4,691.5	5,082.5	4,822.0	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	4,417.2	4,640.6	4,701.6	4,694.4	4,584.5	4,591.8	4,974.1	5,157.7	4,953.7	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	6,045.2	6,001.3	5,952.2	5,870.4	5,949.3	5,819.8	5,687.0	5,870.5	5,744.8	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	1,805.3	1,871.0	1,941.4	1,954.8	1,962.0	1,991.3	2,057.1	2,005.9	2,056.8	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	1,622.0	1,622.6	1,578.6	1,574.5	1,619.0	1,461.3	1,547.9	1,692.5	1,809.3	*Printing and publishing and allied industries*
Bahan kimia perindustrian	2,632.9	2,622.0	2,855.2	2,652.9	2,444.7	2,603.4	2,811.1	2,672.4	2,575.3	*Industrial chemicals*
Keluaran plastik	2,740.6	2,900.3	2,918.3	2,850.5	2,852.7	2,904.6	2,975.7	2,876.0	2,941.1	*Plastic products*
Barangan mineral bukan metalik	3,638.4	3,859.9	4,121.0	3,738.9	3,392.5	3,416.5	3,282.6	3,427.3	3,429.5	*Non-metallic mineral products*
Bahan bangunan	1,895.4	2,159.5	2,262.0	2,077.1	1,800.0	1,718.3	1,565.0	1,624.8	1,703.7	*Building materials*
Keluaran besi dan keluli	5,171.4	4,573.2	4,746.8	4,907.4	4,848.7	4,785.8	5,340.3	5,475.5	5,772.4	*Iron and steel products*
Keluaran logam	3,380.6	3,074.3	3,139.8	3,188.8	3,129.1	3,222.8	3,402.8	3,617.6	3,684.9	*Metal products*
Jentera (bukan elektrik)	862.1	955.1	875.6	859.3	814.2	848.8	919.4	835.4	877.6	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	4,430.9	4,765.8	5,054.2	4,909.0	4,525.9	4,425.3	5,175.9	5,280.9	5,385.1	*Electrical machinery and appliances*
Kelengkapan pengangkutan	1,860.3	1,558.6	1,765.8	1,941.8	2,350.2	1,880.2	2,437.2	2,897.8	2,769.1	*Transport equipment*
Lain-lain	8,939.7	8,333.3	8,449.8	8,710.5	9,202.9	9,270.0	8,808.8	8,501.3	8,064.1	*Others*
Elektrik, gas dan bekalan air	5,985.7	5,597.0	6,090.9	5,483.0	4,630.5	4,756.4	4,826.4	5,196.1	4,756.6	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	32,892.1	32,345.9	33,510.6	33,738.4	34,871.3	34,744.7	35,901.2	38,706.0	41,131.1	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	19,351.1	19,184.2	19,556.9	19,623.6	20,468.4	20,436.4	21,287.2	22,918.6	24,819.2	*Wholesale trade*
Perdagangan runcit	9,868.3	9,491.9	9,984.1	10,058.4	10,445.9	10,334.9	10,646.8	11,763.0	12,305.9	*Retail trade*
Restoran dan hotel	3,672.7	3,669.8	3,969.6	4,056.5	3,957.0	3,973.4	3,967.3	4,024.5	4,006.0	*Restaurants and hotels*
Pembinaan	24,189.9	24,229.7	23,841.6	23,024.2	22,442.4	22,636.0	23,020.9	24,284.8	26,082.2	*Construction*
Kejuruteraan am	5,499.9	5,776.0	5,882.6	5,965.3	6,151.8	6,463.9	6,469.5	6,826.5	6,675.1	*Civil engineering*
Bangunan kilang dan perusahaan	1,446.4	1,439.8	1,405.7	1,301.6	1,013.0	921.5	906.1	868.7	864.1	*Industrial buildings and factories*
Infrastuktur	4,407.5	4,281.9	4,239.5	3,450.3	2,909.4	2,915.1	2,980.9	2,916.2	3,047.4	*Infrastructure*
Kompleks perniagaan	2,932.0	2,818.8	2,493.5	2,314.0	2,249.2	2,233.6	2,414.6	2,656.0	2,799.2	*Commercial complexes*
Kediaman	4,674.6	4,684.3	4,782.8	4,957.2	4,987.1	5,117.8	5,214.7	5,748.4	6,846.6	*Residential*
Lain-lain	5,229.5	5,229.0	5,037.5	5,035.8	5,131.9	4,984.1	5,035.0	5,268.9	5,849.9	*Others*
Pembelian harta kediaman	85,999.4	89,358.4	93,135.8	97,248.0	101,600.2	105,190.4	109,287.8	116,508.8	125,236.1	*Purchase of residential property*
< =25K	1,601.0	1,560.9	1,548.4	1,529.5	1,546.1	1,511.0	1,508.7	1,609.4	1,855.7	*< =25K*
> 25K to 60K	6,857.6	7,030.4	7,204.3	7,369.3	7,547.7	7,690.5	7,833.5	8,550.5	9,666.8	*> 25K to 60K*
> 60K to 100K	15,970.0	16,307.6	16,722.5	17,135.6	17,503.8	17,846.8	18,184.5	19,453.8	20,889.2	*> 60K to 100K*
> 100K to 150K	17,367.5	17,949.9	18,571.5	19,288.7	19,969.1	20,498.8	21,085.1	22,012.8	23,181.3	*> 100K to 150K*
> 150K to 250K	22,268.2	23,504.1	24,649.7	25,881.4	27,145.0	28,249.9	29,430.3	31,312.8	33,673.4	*> 150K to 250K*
> 250K	21,935.0	23,005.5	24,439.4	26,043.6	27,888.5	29,393.4	31,245.6	33,569.4	35,969.8	*> 250K*
Pinjaman perumahan yang dijual kepada Cagamas[1]	247.0	241.8	238.3	234.0	229.1	224.9	220.8	710.8	588.0	*Housing loans sold to Cagamas [1]*
Pembelian harta bukan kediaman	22,551.3	22,668.0	22,990.7	23,618.5	24,240.1	24,683.2	25,483.3	26,653.3	29,196.8	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	3,707.0	3,674.5	3,674.4	3,675.3	3,702.7	3,658.2	3,751.3	3,877.4	4,277.2	*Industrial buildings and factories*
Tanah	3,181.4	3,212.7	3,246.5	3,374.1	3,476.4	3,498.4	3,667.5	3,824.2	4,196.3	*Land*
Kompleks perniagaan	2,729.2	2,684.1	2,537.2	2,757.0	2,756.8	2,786.5	2,854.4	2,930.0	3,270.8	*Commercial complexes*
Rumah kedai	10,936.9	11,075.8	11,334.8	11,696.6	12,135.5	12,548.0	12,925.7	13,685.7	15,029.2	*Shophouses*
Lain-lain	1,996.7	2,020.9	2,197.9	2,115.5	2,168.8	2,192.2	2,284.5	2,336.0	2,423.5	*Others*
Harta tanah	11,357.5	11,361.8	11,623.7	11,495.5	11,823.7	12,202.8	11,864.9	12,047.6	12,299.1	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	7,608.2	6,762.6	8,866.2	10,323.5	8,233.1	8,298.4	9,050.7	7,302.9	8,299.2	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	27,524.0	26,906.0	27,900.6	28,289.2	27,243.9	27,641.8	27,764.4	28,212.5	29,686.3	*Financing, insurance and business services*
Perkhidmatan kewangan	19,830.7	19,577.9	20,444.7	20,759.3	19,940.7	19,649.0	20,076.8	19,647.9	20,609.0	*Financial services*
Insurans	588.4	538.1	504.5	485.8	192.1	134.8	101.3	123.5	124.8	*Insurance*
Perkhidmatan perniagaan	7,104.9	6,790.0	6,951.5	7,044.1	7,111.1	7,858.0	7,586.3	8,441.1	8,952.5	*Business services*
Kegunaan persendirian	13,541.7	13,501.0	13,506.8	13,839.9	14,188.3	14,490.4	14,864.3	15,370.9	16,366.6	*Personal uses*
Kad kredit	8,990.2	9,089.3	9,490.5	9,956.6	10,577.6	10,560.5	11,042.5	11,691.0	12,838.4	*Credit cards*
Pembelian barangan pengguna	368.5	354.5	352.9	357.1	351.5	327.8	315.5	307.4	304.1	*Purchase of consumer durable goods*
Pembelian sekuriti	15,707.8	15,167.0	15,467.7	16,204.2	14,475.6	14,421.1	14,591.2	15,464.9	17,195.8	*Purchase of securities*
Pembelian kenderaan pengangkutan	1,001.5	1,035.6	1,073.2	1,119.5	1,236.5	1,349.1	1,481.0	20,397.9	39,963.5	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	4,552.2	4,583.2	4,545.7	4,176.7	3,807.7	3,736.8	3,807.9	4,312.4	4,521.3	*Community, social and personal services*
Lain-lain	7,860.9	9,288.6	8,215.4	8,887.7	9,001.2	8,921.5	8,673.3	8,316.1	9,234.8	*Others*
Jumlah pinjaman	338,241.5	339,724.8	349,355.9	355,703.9	355,839.2	360,970.5	372,391.3	406,766.8	448,354.3	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	3,812.3	4,571.4	4,453.0	4,560.5	4,653.8	4,645.6	4,531.1	4,424.0	4,998.2	*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.