2.13 Syarikat Kewangan: Pengelasan Pinjaman Mengikut Sektor
Finance Companies: Classification of Loans by Sector

RM juta *RM million*

Tujuan	2004				2005				*Purpose*
	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	Mac/*Mar.*	Jun/*Jun.*	Sep/*Sep.*	Dis./*Dec.*	
Pertanian, ternakan, perhutanan dan perikanan	567.9	582.7	508.0	483.2	493.4	134.9	140.0	138.5	*Agriculture, hunting, forestry and fishing*
Getah	10.0	9.7	7.5	6.4	6.6	4.4	5.5	5.7	*Rubber*
Kelapa sawit	113.7	119.8	92.9	89.4	91.6	33.3	34.2	31.6	*Oil Palm*
Koko	21.8	4.2	4.7	3.5	3.4	0.8	0.8	0.6	*Cocoa*
Ternakan	29.3	31.1	23.6	21.9	23.6	17.0	16.0	13.7	*Livestock*
Perhutanan dan pembalakan	237.6	260.8	275.8	273.7	283.4	61.3	66.8	71.1	*Forestry and logging*
Perikanan	27.2	27.0	19.7	13.2	12.7	3.9	3.6	3.3	*Fisheries*
Lain-lain	128.2	130.0	83.8	75.1	72.1	14.2	13.1	12.6	*Others*
Perlombongan dan kuari	96.5	90.6	67.3	59.3	44.4	19.1	17.5	15.6	*Mining and quarrying*
Timah	0.6	0.6	0.4	0.2	0.2	0.1	0.1	0.1	*Tin*
Petroliam mentah dan gas asli	9.3	9.6	5.5	4.1	4.4	2.9	2.8	2.6	*Crude petroleum and natural gas*
Kuari	83.3	76.0	56.6	50.9	35.9	14.8	12.5	11.8	*Quarrying*
Lain-lain	3.3	4.4	5.0	4.1	3.9	1.3	2.1	1.2	*Others*
Perkilangan	2,717.0	2,800.5	2,198.9	1,904.2	1,946.7	1,032.7	975.1	908.4	*Manufacturing*
Pemprosesan getah dan keluaran-keluaran getah	8.6	8.5	8.6	9.0	9.5	6.6	5.7	4.7	*Rubber processing and rubber products*
Timah	1.3	1.6	1.3	1.0	1.0	0.1	0.1	0.1	*Tin*
Pemprosesan minyak kelapa sawit	10.7	14.5	14.4	4.5	4.0	1.9	1.7	1.8	*Palm oil processing*
Makanan, minuman dan tembakau	194.7	203.4	147.2	131.8	127.1	50.6	49.5	47.7	*Food, beverages and tobacco*
Tekstil, bahan pakaian dan kulit	347.5	350.7	281.7	212.6	211.9	72.3	69.8	65.5	*Textiles, wearing apparel and leather*
Kayu dan keluaran kayu termasuk perabut	324.4	336.7	310.9	277.2	274.2	94.2	92.2	84.8	*Wood and wood products, incl. furniture*
Kertas dan keluaran-keluaran kertas	92.0	94.8	78.3	44.7	48.2	20.4	18.6	16.8	*Paper and paper products*
Percetakan dan penerbitan dan industri yang berkaitan	217.9	220.3	184.8	185.4	192.0	144.4	134.3	122.1	*Printing and publishing and allied industries*
Bahan kimia perindustrian	50.8	52.2	38.6	35.9	39.7	25.4	24.2	23.4	*Industrial chemicals*
Keluaran plastik	240.6	247.7	207.5	192.1	213.4	125.8	115.7	103.1	*Plastic products*
Barangan mineral bukan metalik	125.6	127.7	76.2	58.8	57.6	15.4	14.2	13.1	*Non-metallic mineral products*
Bahan bangunan	71.0	72.0	38.6	30.8	30.4	9.2	8.2	7.6	*Building materials*
Keluaran besi dan keluli	88.1	102.0	82.8	86.6	92.4	70.7	70.5	67.0	*Iron and steel products*
Keluaran logam	344.1	344.7	313.3	286.0	294.3	234.6	222.1	205.1	*Metal products*
Jentera (bukan elektrik)	83.2	88.7	64.3	47.7	41.7	23.6	22.3	22.2	*Machinery (non-electrical)*
Jentera dan perkakas elektrik	117.7	124.7	93.8	84.2	86.0	45.1	42.9	39.0	*Electrical machinery and appliances*
Kelengkapan pengangkutan	50.4	53.4	42.6	36.5	35.8	10.0	10.7	10.6	*Transport equipment*
Lain-lain	348.4	356.9	214.1	179.4	187.5	82.6	72.3	73.7	*Others*
Elektrik, gas dan bekalan air	50.9	58.1	40.3	28.6	30.6	10.6	10.9	11.2	*Electricity, gas and water supply*
Perdagangan borong dan runcit, restoran dan hotel	3,646.0	3,846.1	2,280.4	1,593.9	1,571.5	522.5	519.0	507.9	*Wholesale, retail,restaurants and hotels*
Perdagangan borong	1,410.9	1,480.1	936.7	561.1	573.7	241.6	236.2	223.3	*Wholesale trade*
Perdagangan runcit	1,652.5	1,775.2	885.5	684.9	692.1	250.3	251.9	251.6	*Retail trade*
Restoran dan hotel	582.7	590.9	458.1	348.0	305.7	30.6	30.9	33.0	*Restaurants and hotels*
Pembinaan	4,680.6	4,763.3	3,597.9	2,708.1	2,660.5	784.8	771.1	765.3	*Construction*
Kejuruteraan am	832.2	873.5	562.1	498.2	486.0	101.1	96.0	91.9	*Civil engineering*
Bangunan kilang dan perusahaan	129.9	131.3	93.6	83.1	77.4	35.8	35.2	32.9	*Industrial buildings and factories*
Infrastuktur	156.2	153.5	65.1	49.4	45.0	10.4	10.0	9.0	*Infrastructure*
Kompleks perniagaan	963.9	962.5	734.0	552.4	547.8	102.1	98.8	98.6	*Commercial complexes*
Kediaman	1,171.5	1,221.4	1,017.3	561.5	560.6	243.9	238.3	238.7	*Residential*
Lain-lain	1,426.9	1,421.0	1,125.7	963.5	943.7	291.5	292.7	294.3	*Others*
Pembelian harta kediaman	14,743.1	14,846.4	11,715.3	7,009.2	7,029.7	865.4	843.4	795.1	*Purchase of residential property*
< =25K	655.7	647.8	514.5	266.4	251.1	46.5	44.8	46.8	*< =25K*
> 25K to 60K	2,838.7	2,890.3	2,338.9	1,370.3	1,410.8	273.1	267.3	261.4	*> 25K to 60K*
> 60K to 100K	3,904.7	3,900.9	2,769.3	1,620.3	1,615.7	186.7	180.5	165.9	*> 60K to 100K*
> 100K to 150K	2,477.0	2,511.0	1,987.4	1,280.1	1,284.2	110.1	106.9	92.1	*> 100K to 150K*
> 150K to 250K	3,344.9	3,392.3	2,911.0	1,655.4	1,660.6	126.0	121.6	110.9	*> 150K to 250K*
> 250K	1,522.1	1,504.2	1,194.3	816.6	807.3	123.1	122.2	117.9	*> 250K*
Pinjaman perumahan yang dijual kepada Cagamas[1]	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	4,224.4	4,118.9	3,545.2	1,825.9	1,671.4	382.1	372.4	386.5	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	448.0	436.8	372.9	181.0	159.4	41.3	41.1	39.6	*Industrial buildings and factories*
Tanah	913.8	888.5	764.4	478.4	336.7	144.1	138.6	157.6	*Land*
Kompleks perniagaan	813.3	795.3	726.3	436.1	493.4	50.4	49.6	49.1	*Commercial complexes*
Rumah kedai	1,377.8	1,342.0	1,151.9	299.1	275.2	108.6	105.9	103.2	*Shophouses*
Lain-lain	671.5	656.4	529.7	431.2	406.7	37.7	37.2	37.0	*Others*
Harta tanah	1,078.2	964.5	736.4	683.3	659.2	313.5	307.2	254.2	*Real estates*
Pengangkutan, penyimpanan dan perhubungan	1,695.0	1,770.0	1,552.8	1,295.9	1,320.4	896.4	923.4	913.7	*Transport, storage and communication*
Perkhidmatan kewangan, insurans dan perniagaan	1,351.9	1,370.1	943.6	688.6	679.6	224.5	193.8	186.9	*Financing, insurance and business services*
Perkhidmatan kewangan	219.0	223.7	217.7	153.3	144.7	18.5	18.9	17.9	*Financial services*
Insurans	13.9	14.3	4.5	2.9	2.9	0.3	0.3	0.3	*Insurance*
Perkhidmatan perniagaan	1,119.0	1,132.1	721.4	532.4	532.0	205.7	174.6	168.7	*Business services*
Kegunaan persendirian	1,010.5	1,150.4	1,320.9	804.7	867.0	52.8	48.9	46.1	*Personal uses*
Kad kredit	1,566.4	1,625.6	1,679.3	1,396.8	1,389.9	0.0	0.0	0.0	*Credit cards*
Pembelian barangan pengguna	20.3	21.0	20.2	10.7	9.6	0.8	0.5	0.4	*Purchase of consumer durable goods*
Pembelian sekuriti	3,515.6	3,542.1	3,050.2	723.4	699.7	111.0	110.8	85.7	*Purchase of securities*
Pembelian kenderaan pengangkutan	64,451.2	66,437.3	50,191.8	33,084.3	33,752.8	14,903.5	15,934.2	16,797.7	*Purchase of transport vehicles*
Perkhidmatan sosial masyarakat dan persendirian	1,044.2	1,092.8	673.6	515.4	503.1	161.2	163.9	150.3	*Community, social and personal services*
Lain-lain	833.6	721.6	1,102.7	1,274.4	1,420.3	651.4	616.2	583.7	*Others*
Jumlah pinjaman	107,293.3	109,802.1	85,224.8	56,089.9	56,749.8	21,067.3	21,948.1	22,547.2	***Total loans***
Yang mana: Pinjaman kepada Kerajaan	6.9	6.5	1.6	1.1	1.0	1.1	1.0	1.0	*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.

Syarikat Kewangan: Pengelasan Pinjaman mengikut Sektor (format dahulu)

Finance Companies: Classification of Loans by Sector (previous format)

RM juta / *RM million*

Sektor	1982	1983	1984	1985	1986	1987	1988*	1989	1990	1991	1992	1993	1994	1995	1996	1997	*Sector*
Pertanian	485.8	604.8	739.4	712.6	656.3	601.2	782.9	911.7	1,014.9	1,030.5	1,013.5	883.2	763.7	953.3	1,166.3	1,312.6	*Agriculture*
Getah	20.7	21.3	21.7	28.1	72.0	65.4	66.4	52.7	48.1	45.4	43.8	45.3	38.4	47.3	52.0	41.7	*Rubber*
Kelapa sawit	26.0	26.6	44.5	71.9	96.6	120.8	163.6	173.8	153.4	114.7	143.8	133.7	149.1	191.8	251.2	277.4	*Oil palm*
Perhutanan dan Pembalakan	391.4	505.5	612.2	541.6	403.1	321.4	427.8	510.6	587.8	618.5	534.5	399.8	321.4	420.4	482.2	579.2	*Forestry and logging*
Perikanan dan ternakan	13.9	14.2	18.9	22.3	22.6	23.2	31.7	48.6	58.3	66.6	73.7	76.7	81.9	90.1	102.7	107.7	*Fisheries and livestock*
Pertanian-pertanian lain	33.8	37.2	42.1	48.7	62.0	70.4	93.4	126.0	167.3	185.3	217.7	227.7	172.9	203.7	278.2	306.6	*Other agriculture*
Perlombongan dan kuari	90.3	98.8	101.1	98.8	88.3	97.8	101.5	114.9	133.5	127.7	133.6	161.1	166.8	245.2	304.5	516.8	*Mining and quarrying*
Timah	21.9	20.4	20.1	16.6	13.1	23.7	11.2	24.6	26.8	21.3	6.5	6.3	4.6	4.0	5.2	55.0	*Tin*
Kuari	66.9	76.0	78.3	73.5	68.8	66.4	81.1	75.8	88.2	82.6	101.8	129.1	130.9	202.6	245.6	426.9	*Quarrying*
Galian-galian lain	1.5	2.4	2.7	8.4	6.4	7.7	9.2	14.5	18.5	23.8	25.3	25.7	31.3	38.6	53.7	34.9	*Other minerals*
Perkilangan	294.6	449.7	558.3	617.8	576.8	554.8	720.6	944.0	1,336.2	1,669.7	2,109.6	2,521.1	2,944.5	4,004.7	4,999.1	6,699.4	*Manufacturing*
Makanan, minuman dan tembakau	18.2	31.2	47.9	56.3	52.6	60.4	67.4	80.0	94.0	114.2	146.7	138.4	127.8	163.5	231.7	381.9	*Food, beverages and tobacco*
Kain dan pakaian	22.5	40.7	44.7	52.0	42.1	40.0	51.6	78.2	112.6	150.2	166.4	166.2	163.6	187.7	256.9	378.4	*Textiles and wearing apparel*
Kayu dan keluaran-keluaran kayu	62.1	84.7	97.6	93.1	82.2	76.7	97.0	141.7	216.3	261.3	318.0	386.7	514.7	632.9	762.4	810.5	*Wood and woods products*
Percetakan, penerbitan, kertas dll.	58.0	77.7	94.0	86.6	82.4	71.0	81.2	113.0	174.4	223.7	277.6	333.0	371.7	414.6	479.6	657.8	*Printing, publishing, paper, etc.*
Logam dan pengeluaran-pengeluaran logam	23.2	33.8	29.1	62.5	55.4	50.1	50.7	56.7	91.9	132.5	185.1	250.5	286.4	432.6	543.3	643.8	*Metal and metal products*
Jentera perkakas dan alat kelengkapan pengangkutan	16.9	30.8	31.3	46.6	35.6	33.3	49.3	66.7	111.2	161.8	235.4	332.6	423.5	587.3	775.8	857.1	*Machinery, appliances and transport equipment*
Lain-lain	93.7	150.8	213.7	220.7	226.5	223.3	323.4	407.7	535.8	626.0	780.4	913.7	1,056.8	1,586.1	1,949.4	2,969.9	*Other manufacturing*
Pembinaan	521.6	601.6	695.5	731.9	699.7	817.2	1,142.5	1,578.5	2,114.5	2,462.8	2,820.2	3,556.7	3,941.9	4,370.6	5,552.4	8,287.1	*Construction*
Perdagangan am	297.0	384.1	591.8	759.3	773.4	771.1	911.2	1,064.5	1,343.7	1,482.0	1,520.7	1,414.1	1,393.0	1,545.1	2,263.1	4,592.2	*General commerce*
Import, eksport dan perdagangan borong	63.0	90.9	151.8	195.1	192.3	195.7	244.9	288.4	368.9	408.2	464.8	424.8	434.5	490.0	747.6	2,250.5	*Import, export and wholesale trade*
Perdagangan runcit	234.0	293.2	440.0	564.2	581.1	575.4	666.3	776.1	974.8	1,073.8	1,055.9	989.3	958.5	1,055.1	1,515.5	2,341.7	*Retail trade*
Orang-orang perseorangan[1]	2,486.6	3,132.8	4,039.0	4,793.7	5,160.0	5,414.4	6,559.8	9,591.6	14,953.8	20,476.7	23,324.0	26,999.0	32,278.7	39,927.5	50,601.5	54,951.0	*Private individuals[1]*
Perumahan[1]	1,072.1	1,282.6	1,542.9	1,828.8	2,075.4	2,162.5	2,333.2	2,671.0	3,365.4	4,288.9	4,962.8	6,039.2	6,466.8	7,322.3	7,421.6	6,522.0	*Housing[1]*
Kredit penggunaan	1,202.4	1,587.9	2,141.4	2,400.8	2,145.2	2,134.8	3,007.4	5,406.5	9,717.7	13,348.8	14,313.5	15,653.2	17,802.7	23,121.8	31,956.2	43,112.2	*Consumption credit*
Lain-lain	212.1	262.3	354.7	564.1	939.4	1,117.1	1,219.2	1,514.1	1,870.7	2,839.0	4,047.7	5,306.6	8,009.2	9,483.4	11,223.7	5,316.8	*Other*
Pelbagai hal	1,536.1	2,153.1	3,340.0	4,611.7	5,046.9	5,294.4	5,586.3	5,663.6	6,126.6	6,876.8	7,308.9	8,240.8	8,598.1	11,705.6	17,609.8	26,186.7	*Miscellaneous*
Pengangkutan dan penyimpanan	319.0	366.0	423.1	436.8	384.6	340.0	375.4	530.4	973.9	1,391.1	1,493.0	1,435.6	1,413.3	1,820.0	2,971.3	3,470.4	*Transport and storage*
Harta tanah	856.0	1,208.3	1,903.6	2,500.6	2,912.0	3,019.8	3,244.0	3,126.9	2,950.2	3,061.0	2,887.6	2,888.7	2,778.6	3,377.4	5,362.0	6,628.1	*Real estate*
Perkhidmatan-perkhidmatan perniagaan	187.7	292.9	446.5	603.9	539.3	461.2	448.5	547.8	641.3	710.2	831.5	936.6	1,125.4	1,647.1	2,103.7	2,030.2	*Business services*
Lain-lain	173.4	285.9	566.8	1,070.4	1,211.0	1,473.4	1,518.4	1,458.5	1,561.2	1,714.5	2,096.8	2,979.9	3,280.8	4,861.1	7,172.8	14,058.0	*All other*
Jumlah pinjaman[2]	5,712.0	7,424.9	10,065.1	12,325.8	13,001.4	13,550.9	15,804.8	19,868.8	27,023.2	34,126.2	38,230.5	43,776.0	50,086.7	62,752.0	82,496.7	102,545.8	*Total loans[2]*
Pinjaman-pinjaman asing	3.7	1.6	1.9	0.7	0.3	0.7	8.7	26.1	62.5	97.2	95.1	85.9	116.5	128.3	175.6	182.2	*Foreign loans*
Jumlah pinjaman[1,2]	5,715.7	7,426.5	10,067.0	12,326.5	13,001.7	13,551.6	15,804.8	19,868.8	27,023.0	34,126.2	38,230.5	43,776.0	50,086.7	62,752.0	82,496.7	102,545.8	*Total loans[1,2]*

1 Mulai November 1987, tidak termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad.

2 Data sehingga bulan November 1988 merujuk kepada pinjaman dalam negeri. Mulai Disember 1988, pinjaman asing dimasukkan ke dalam data bagi sektor yang berkenaan.

3 Mulai Jun 1997, merujuk kepada jumlah pinjaman, pinjaman asing dimasukkan ke dalam data bagi sektor yang berkenaan.

* Data sebelum Disember 1988, merujuk kepada urusan bank yang lama.

1 As from November 1987, housing loans sold to Cagamas Berhad are excluded.

2 Data up to November 1988 refer to Domestic loans. As from December 1988, foreign loans have been included in the respective sectors.

3 As from June 1997, refers to total loan, as foreign loans have been included in the respective sectors.

** Data prior to December 1988, refers to figures using the old banking format.*