

# 2.12.1 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor

## Commercial Banks: Classification of Loans by Sector

RM juta

RM million

Tujuan	2008				2009				2010		Purpose
	Mac/Mar.	Jun/Jun.	Sep./Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep./Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	
Pembelian sekuriti	26,188.2	28,329.3	30,336.2	30,931.1	29,080.5	30,521.9	30,532.2	32,269.2	33,426.8	33,741.0	Purchase of securities
Pembelian kenderaan pengangkutan	108,684.8	112,578.0	115,075.3	115,528.4	116,234.5	117,728.4	119,643.4	121,913.0	124,755.4	127,687.5	Purchase of transport vehicles
Pembelian harta kediaman	176,510.5	180,529.5	186,243.8	191,047.4	194,668.0	199,097.9	204,584.3	209,619.9	215,452.0	222,079.3	Purchase of residential property
< =25K	1,267.8	1,163.2	1,224.7	1,190.3	1,175.2	1,222.3	1,110.9	1,052.4	1,111.5	1,593.6	< =25K
> 25K hingga 60K	10,733.9	10,602.0	10,504.0	10,373.8	10,399.2	10,305.5	10,263.0	10,041.8	9,848.2	9,744.4	> 25K to 60K
> 60K hingga 100K	22,007.4	21,825.9	21,770.6	21,690.4	21,489.6	21,351.9	21,330.1	20,967.6	20,692.3	20,582.9	> 60K to 100K
> 100K hingga 150K	27,999.9	28,069.6	28,335.6	28,569.2	28,901.0	29,867.7	30,150.7	30,071.2	30,033.6	30,199.4	> 100K to 150K
> 150K hingga 250K	47,232.8	47,702.9	48,485.1	49,224.5	49,514.5	50,857.0	51,707.8	52,391.9	53,025.2	53,820.1	> 150K to 250K
> 250K	67,268.7	71,165.8	75,923.3	79,999.3	83,188.5	85,493.5	90,021.8	95,095.0	100,741.1	106,138.8	> 250K
Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	1,134.9	1,127.3	1,100.7	1,044.4	919.3	708.2	389.3	385.1	380.8	376.7	Housing loans sold to Cagamas <sup>1</sup>
Pembelian harta bukan kediaman	57,273.1	60,336.6	63,706.2	66,357.1	68,084.1	69,491.2	71,983.7	73,857.0	77,083.5	81,546.0	Purchase of non-residential property
Bangunan kilang dan perusahaan	8,037.6	8,375.7	8,950.5	9,423.3	9,713.4	9,926.6	10,227.8	10,497.4	10,991.2	11,554.9	Industrial buildings and factories
Tanah	10,663.3	11,705.0	12,954.1	13,413.6	13,655.5	13,616.8	13,943.0	14,086.0	14,760.9	15,843.7	Land
Kompleks perniagaan	6,699.6	7,101.2	7,436.3	7,722.3	7,778.8	7,705.7	7,989.1	8,237.9	8,295.5	8,510.4	Commercial complexes
Rumah kedai	25,692.2	26,510.0	27,551.0	28,627.6	29,462.0	30,358.0	31,481.0	32,528.4	33,977.9	35,601.1	Shophouses
Lain-lain	6,180.5	6,644.8	6,814.2	7,170.3	7,474.4	7,884.1	8,342.8	8,507.3	9,057.9	10,035.9	Others
Pembelian aset tetap selain tanah dan bangunan	5,958.9	7,052.6	7,888.8	8,262.5	8,423.5	8,590.3	8,922.1	8,652.3	8,479.9	8,915.8	Purchase of fixed assets other than land and building
Kegunaan persendirian	27,770.9	28,735.0	30,088.4	31,170.3	32,288.7	33,823.3	35,491.8	37,236.0	38,646.7	40,452.9	Personal use
Kad kredit	22,429.8	23,318.5	23,806.9	24,948.6	24,362.8	24,850.1	25,385.8	26,389.9	26,558.0	27,692.2	Credit card
Pembelian barangan pengguna	165.7	150.7	145.4	170.4	157.2	151.0	108.8	96.8	102.7	100.2	Purchase of consumer durables
Pembinaan	15,225.6	15,919.5	16,278.7	16,571.6	17,485.6	17,750.5	18,555.9	18,881.7	19,050.2	19,325.5	Construction
Modal kerja	188,896.4	199,959.4	210,062.6	206,217.1	204,753.7	199,771.4	208,231.3	208,707.1	212,011.2	221,284.8	Working capital
Tujuan lain	22,631.3	23,551.1	23,771.2	29,547.9	32,726.6	35,389.5	35,183.6	41,270.8	45,380.4	47,760.3	Other purpose
<b>Jumlah Pinjaman</b>	<b>652,870.4</b>	<b>681,587.5</b>	<b>708,504.2</b>	<b>721,796.7</b>	<b>729,184.4</b>	<b>737,873.7</b>	<b>759,012.1</b>	<b>779,278.9</b>	<b>801,327.5</b>	<b>830,962.1</b>	<b>Total Loans</b>
<b>Sektor<sup>2</sup></b>											<b>Sectors<sup>2</sup></b>
Pertanian primer	13,780.7	14,910.3	15,642.2	15,778.3	16,657.0	17,143.7	17,589.0	18,972.2	18,921.5	19,730.3	Primary agriculture
Getah	330.0	280.4	352.5	273.0	321.6	213.0	293.1	436.2	504.7	316.5	Rubber
Kelapa sawit	8,341.5	9,189.0	9,631.7	9,742.6	10,617.1	11,373.2	11,691.4	12,697.0	12,616.6	13,607.7	Oil Palm
Koko	81.4	72.3	113.7	114.2	94.4	29.7	40.4	68.5	26.7	39.1	Cocoa
Terakan	1,032.3	1,016.6	1,033.8	1,036.2	977.3	1,062.2	1,084.4	1,253.8	1,342.3	1,343.5	Livestock
Perhutanan dan pembalakan	2,208.6	2,423.0	2,330.4	2,388.8	2,175.8	2,020.6	2,060.5	2,004.6	2,018.8	1,896.1	Forestry and logging
Perikanan	486.4	531.9	549.2	543.6	541.7	527.8	525.8	550.3	542.9	552.5	Fisheries
Lain-lain	1,300.5	1,397.2	1,630.9	1,679.9	1,929.1	1,917.2	1,893.4	1,961.6	1,869.5	1,974.9	Others
Per lombong dan kuari	1,570.9	1,782.1	1,879.1	1,814.9	2,059.2	2,340.1	2,258.0	2,373.0	2,617.2	2,760.2	Mining and quarrying
Timah	176.8	160.0	161.1	161.7	159.4	151.5	153.2	145.2	163.8	148.7	Tin
Petrolim mentah dan gas asli	606.3	523.0	680.2	697.1	881.8	1,073.8	981.9	1,093.0	1,177.3	1,387.7	Crude petroleum and natural gas
Kuari	747.5	879.7	862.4	852.3	905.5	883.9	886.5	884.4	1,006.8	960.6	Quarrying
Lain-lain	40.2	219.4	175.4	103.8	112.5	231.0	236.4	250.4	269.0	263.3	Others
Perkilangan	76,136.1	81,373.0	83,540.7	80,608.9	76,107.5	74,714.9	74,201.7	75,476.3	77,480.2	80,045.5	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah & plastik	7,998.2	7,972.2	8,355.3	7,647.3	7,044.6	6,829.0	6,878.4	7,260.5	7,908.0	7,844.7	Manufacture of rubber and plastic products
Timah	117.2	200.1	208.0	231.4	270.6	375.8	369.9	386.2	405.2	409.4	Tin
Makanan, minuman dan tembakau	11,876.4	12,223.5	12,182.3	10,810.3	10,728.5	11,187.7	11,549.3	12,358.5	12,746.2	14,106.5	Food, beverages and tobacco
yang mana: pemrosesan minyak kelapa sawit	4,463.8	4,478.8	3,999.9	3,494.8	3,107.4	3,755.1	3,928.5	4,653.5	5,041.8	6,141.2	of which: palm oil processing
Tekstil, bahan pakaian dan kulit	3,710.9	3,771.8	3,757.1	3,935.5	3,588.2	3,575.2	3,494.1	3,334.9	3,185.5	3,120.3	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabut	6,633.3	6,853.3	7,046.3	6,958.1	6,519.7	6,287.6	6,156.8	5,966.6	6,256.4	5,764.0	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	2,928.3	2,951.4	2,942.0	2,856.6	2,679.3	2,593.6	2,659.6	2,640.6	2,665.0	2,705.0	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	1,953.5	1,959.5	1,973.1	1,973.2	1,914.7	1,840.7	1,835.1	1,918.2	1,958.3	2,101.1	Printing and publishing and allied industries
Bahan kimia perindustrian	6,139.9	6,611.0	7,281.0	6,634.6	5,812.9	5,535.5	5,410.6	5,188.1	5,281.6	5,009.7	Industrial chemicals
Barangan mineral bukan metalik	3,377.5	3,416.6	3,365.1	3,396.0	3,481.8	3,420.5	3,257.4	3,148.2	2,985.1	3,019.6	Non-metallic mineral products
Keluaran besi dan keluli	6,539.0	7,499.1	8,341.0	8,299.8	7,744.1	7,279.9	7,451.1	7,601.2	7,621.9	8,266.2	Iron and steel products
Keluaran logam	5,973.3	6,281.8	6,471.7	6,403.2	6,100.1	5,720.3	5,453.0	6,447.1	6,488.7	6,905.8	Metal products
Jentera (bukan elektrik)	2,071.1	4,166.5	3,426.1	3,444.9	2,511.3	2,784.9	2,438.5	2,456.3	2,221.1	2,384.9	Machinery (non-electrical)
Jentera dan perkakas elektrik	4,061.2	4,106.2	3,973.0	4,109.1	3,992.8	4,035.2	4,074.9	3,845.8	3,974.5	4,544.4	Electrical machinery and appliances
Kelengkapan pengangkutan	3,332.2	3,658.7	3,834.8	4,115.1	4,084.6	3,835.8	3,719.6	3,973.6	4,185.1	4,122.8	Transport equipment
Lain-lain	9,424.2	9,701.2	10,383.8	9,793.8	9,634.4	9,413.1	9,453.5	9,950.7	9,433.8	9,994.8	Others
Elektrik, gas dan bekalan air	4,006.0	4,044.5	4,104.1	4,543.5	4,662.9	5,060.7	7,840.7	6,325.5	8,383.2	8,565.6	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	56,928.6	60,496.3	62,914.6	61,361.0	59,558.4	59,543.7	60,449.8	60,758.4	62,309.2	64,793.8	Wholesale, retail, restaurants and hotels
Perdagangan borong	33,700.2	35,858.4	39,749.2	37,635.8	35,760.4	35,777.4	36,630.0	36,922.3	38,346.1	40,472.1	Wholesale trade
Perdagangan runcit	17,526.8	18,196.8	16,660.2	17,002.2	17,055.4	16,970.7	17,092.1	16,942.9	16,913.4	17,226.1	Retail trade
Restoran dan hotel	5,701.6	6,441.1	6,505.2	6,723.0	6,742.5	6,795.7	6,720.7	6,893.2	7,049.7	7,099.1	Restaurants and hotels
Pembinaan	32,857.9	33,864.0	34,435.1	34,130.0	35,028.7	35,108.8	34,872.0	36,347.1	35,359.2	36,435.5	Construction
Kejuruteraan am	10,242.6	10,794.1	10,783.1	11,190.7	11,432.6	11,939.9	11,899.0	12,801.8	13,006.6	14,146.5	Civil engineering
Bangunan kilang dan perusahaan	1,130.3	1,228.4	1,204.3	1,092.4	1,010.7	957.8	966.8	790.2	764.1	727.5	Industrial buildings and factories
Infrastruktur	3,074.6	3,278.0	3,802.7	3,701.9	4,427.4	3,924.5	3,838.4	4,113.5	3,812.4	3,793.9	Infrastructure
Kompleks perniagaan	3,361.6	3,610.3	3,383.4	3,397.0	3,506.0	3,169.7	3,094.2	3,076.3	3,110.8	3,243.1	Commercial complexes
Kediaman	7,899.7	7,686.5	7,678.3	7,472.6	7,620.3	7,914.4	8,102.3	9,048.1	8,214.3	8,246.4	Residential
Lain-lain	7,149.2	7,266.7	7,583.4	7,275.3	7,031.7	7,202.5	6,971.3	6,517.1	6,451.1	6,278.1	Others
Harta tanah	21,050.4	22,248.3	23,626.3	24,961.7	26,548.1	28,210.8	29,181.2	31,793.2	33,523.9	34,659.3	Real estate
Pengangkutan, penyimpanan dan perhubungan	14,629.9	17,587.6	22,958.1	22,967.2	25,052.9	26,635.5	24,082.8	25,011.8	27,502.5	27,759.3	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	40,707.7	42,619.0	45,252.0	47,582.4	48,584.1	49,135.9	49,291.0	50,525.4	53,233.2	54,062.1	Financing, insurance and business services
Perkhidmatan kewangan	21,904.7	22,018.0	23,621.8	24,254.7	24,305.3	24,710.5	26,051.8	27,016.9	29,267.3	29,553.4	Financial intermediation
Perkhidmatan perniagaan	1,249.1	1,528.4	1,675.8	1,658.7	1,603.5	1,638.9	1,532.7	1,592.1	1,651.5	1,878.3	Business activities
Penyelidikan dan pembangunan	326.8	70.8	110.6	255.2	161.0	194.0	183.4	198.9	213.6	220.9	Research and development
Lain-lain aktiviti perniagaan	17,227.1	19,001.8	19,843.9	21,413.8	22,514.4	22,592.5	21,523.1	21,717.4	22,100.8	22,409.5	Other business activities
Pendidikan, kesihatan dan lain-lain	6,898.0	6,769.2	6,992.0	12,631.5	15,781.1	15,536.3	18,368.9	22,171.4	24,260.5	29,879.3	Education, health & others
Sektor isirumah<											