

2.14.1 Bank Saudagar/Bank Pelaburan: Pengelasan Pinjaman Mengikut Sektor

Merchant Banks/Investment 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	2,345.2	1,854.6	1,793.2	2,331.2	2,378.0	2,490.8	2,402.4	2,360.9	2,672.3	2,570.1	Purchase of securities
Pembelian kenderaan pengangkutan	72.7	73.3	22.4	22.5	21.2	19.3	18.5	18.4	17.9	19.5	Purchase of transport vehicles
Pembelian harta kediaman	88.8	88.1	84.8	84.6	75.4	72.5	70.3	68.7	67.5	64.0	Purchase of residential property
< =25K	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	< =25K
> 25K hingga 60K	3.1	3.1	3.0	3.0	2.9	3.2	2.8	2.8	3.0	3.0	> 25K to 60K
> 60K hingga 100K	14.2	13.9	13.7	13.5	11.7	11.7	11.4	11.1	10.6	10.2	> 60K to 100K
> 100K hingga 150K	15.4	15.6	15.1	14.9	12.9	14.2	13.7	13.3	13.3	12.7	> 100K to 150K
> 150K hingga 250K	23.3	23.0	22.5	21.9	19.2	22.5	21.8	21.3	20.9	19.4	> 150K to 250K
> 250K	32.6	32.1	30.5	31.0	28.4	20.6	20.0	19.6	19.2	18.3	> 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	Housing loans sold to Cagamas ¹
Pembelian harta bukan kediaman	426.7	201.3	195.5	267.5	262.0	283.8	280.9	198.9	193.8	198.7	Purchase of non-residential property
Bangunan kilang dan perusahaan	33.7	7.5	7.3	16.1	15.3	14.2	12.9	12.4	13.3	13.0	Industrial buildings and factories
Tanah	205.3	54.7	79.4	110.1	110.0	116.5	118.4	78.5	78.4	77.2	Land
Kompleks perniagaan	71.8	59.2	29.1	64.8	64.8	81.5	80.8	44.5	44.0	50.6	Commercial complexes
Rumah kedai	16.4	10.4	10.3	7.2	7.7	7.6	7.4	7.2	7.0	6.8	Shophouses
Lain-lain	99.4	69.5	69.4	69.3	64.1	64.0	61.4	56.3	51.2	51.1	Others
Pembelian aset tetap selain tanah dan bangunan	490.8	62.1	113.6	112.0	131.8	132.0	131.9	129.2	129.5	129.7	Purchase of fixed assets other than land and building
Kegunaan persendirian	77.1	25.5	10.3	10.2	9.8	9.8	10.0	10.4	9.9	9.9	Personal use
Kad kredit	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Credit card
Pembelian barangan pengguna	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Purchase of consumer durables
Pembinaan	843.8	194.7	173.2	175.0	152.1	149.5	149.7	134.7	133.8	136.5	Construction
Modal kerja	3,193.7	1,308.4	1,363.5	1,271.7	1,165.7	1,133.0	971.9	773.2	654.8	815.2	Working capital
Tujuan lain	1,181.5	490.4	464.3	474.3	493.1	606.6	702.0	534.0	483.4	547.3	Other purpose
Jumlah Pinjaman	8,720.4	4,298.5	4,220.8	4,749.0	4,689.1	4,897.2	4,737.5	4,228.5	4,362.9	4,490.8	Total Loans
Sektor²											Sectors²
Pertanian primer	476.0	75.0	145.0	159.9	158.6	158.3	143.0	97.4	96.9	132.5	Primary agriculture
Getah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Rubber
Kelapa sawit	366.3	60.1	130.4	145.4	144.4	144.3	129.4	84.3	84.3	122.5	Oil Palm
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Cocoa
Teranakan	3.0	3.0	3.0	3.0	3.0	3.0	2.9	2.6	2.3	2.0	Livestock
Perhutanan dan pembalakan	5.0	4.7	4.3	3.9	3.5	3.1	2.6	2.2	1.8	1.5	Forestry and logging
Perikanan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Fisheries
Lain-lain	101.7	7.2	7.3	7.5	7.7	7.9	8.1	8.3	8.4	6.5	Others
Perlomongon dan kuari	31.9	61.7	60.4	80.2	34.3	69.6	98.3	45.4	46.3	45.0	Mining and quarrying
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Tin
Petroleum mentah dan gas asli	0.0	30.0	30.0	50.0	0.0	35.0	35.0	0.0	0.0	0.0	Crude petroleum and natural gas
Kuari	31.9	31.7	30.4	30.2	28.9	28.9	57.7	39.9	38.9	37.6	Quarrying
Lain-lain	0.0	0.0	0.0	0.0	5.4	5.6	5.5	5.6	7.4	7.4	Others
Perkilangan	796.2	495.0	486.1	466.2	417.0	416.8	436.7	425.3	363.7	411.0	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah & plastik	33.6	23.2	23.2	23.1	4.8	12.9	12.5	1.8	1.7	1.5	Manufacture of rubber and plastic products
Timah	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Tin
Makanan, minuman dan tembakau	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.8	Food, beverages and tobacco
yang mana: pemrosesan minyak kelapa sawit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	of which: palm oil processing
Tekstil, bahan pakaian dan kulit	26.7	24.3	20.3	13.6	6.9	6.2	11.5	11.1	6.2	6.2	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabot	124.9	1.4	1.3	0.2	0.2	0.2	0.2	0.2	0.2	0.3	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	61.2	7.5	10.0	0.0	0.0	0.0	0.0	0.0	1.5	3.1	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	0.5	0.0	0.0	0.0	0.6	0.6	0.2	0.0	0.0	0.0	Printing and publishing and allied industries
Bahan kimia perindustrian	87.8	35.7	34.6	29.0	26.0	26.2	36.1	35.1	25.6	25.4	Industrial chemicals
Barangan mineral bukan metalik	100.0	100.3	102.0	103.3	104.3	104.8	105.4	106.3	71.1	71.3	Non-metallic mineral products
Keluaran besi dan keluli	163.7	156.5	156.5	151.1	149.4	143.6	138.8	131.7	99.6	95.2	Iron and steel products
Keluaran logam	13.9	14.0	38.6	38.7	22.5	18.9	18.7	18.7	15.1	15.4	Metal products
Jentera (bukan elektrik)	8.0	7.6	12.2	20.4	21.3	21.3	43.2	41.8	43.6	99.2	Machinery (non-electrical)
Jentera dan perkakas elektrik	8.5	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Electrical machinery and appliances
Kelengkapan pengangkutan	27.4	29.5	28.1	28.1	28.3	29.7	29.7	29.7	29.7	29.8	Transport equipment
Lain-lain	140.1	88.5	59.2	58.6	53.5	52.3	40.2	48.7	69.2	62.8	Others
Elektrik, gas dan bekalan air	315.5	2.2	2.1	2.1	51.8	111.8	51.6	101.6	59.1	56.5	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	591.9	185.2	183.5	164.3	175.8	191.9	189.8	128.9	138.9	139.0	Wholesale, retail, restaurants and hotels
Perdagangan borong	100.9	36.7	35.3	19.2	18.6	38.0	36.4	27.6	28.0	26.7	Wholesale trade
Perdagangan runcit	95.8	48.5	48.3	48.2	45.9	49.1	48.8	50.4	82.1	93.6	Retail trade
Restoran dan hotel	395.1	100.0	99.9	96.9	111.4	104.8	104.6	51.0	28.8	18.7	Restaurants and hotels
Pembinaan	1,162.5	459.0	443.0	461.0	404.3	407.5	332.9	353.0	340.8	384.3	Construction
Kejuruteraan am	313.8	102.7	114.4	113.0	97.1	73.0	37.1	67.6	63.0	113.6	Civil engineering
Bangunan kilang dan perusahaan	65.3	0.0	0.0	0.0	0.0	30.1	30.1	30.1	30.1	20.0	Industrial buildings and factories
Infrastruktur	346.6	237.6	241.2	262.8	253.0	252.0	214.6	204.8	203.2	203.0	Infrastructure
Kompleks perniagaan	110.5	32.6	12.5	12.6	12.5	12.3	12.3	12.3	8.5	11.1	Commercial complexes
Kediaman	224.9	61.9	50.6	47.2	38.0	37.7	36.8	36.1	34.2	34.0	Residential
Lain-lain	101.3	24.2	24.4	25.5	3.8	2.5	1.9	2.0	1.8	2.7	Others
Harta tanah	807.0	492.0	485.2	537.3	533.3	478.3	451.7	354.5	306.9	323.2	Real estate
Pengangkutan, penyimpanan dan perhubungan	872.6	191.3	137.8	159.3	183.2	245.1	243.8	229.7	323.0	326.1	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	928.9	741.4	664.3	659.0	906.9	912.1	903.6	568.4	636.8	687.2	Financing, insurance and business services
Perkhidmatan kewangan	175.0	94.3	125.4	135.4	216.8	143.9	189.2	41.2	54.0	48.8	Financial intermediation
Perkhidmatan perniagaan	43.8	39.0	36.1	34.1	32.8	31.5	27.1	26.9	26.5	25.8	Business activities
Penyelidikan dan pembangunan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Research and development
Lain-lain aktiviti perniagaan	710.1	608.1	502.7	489.5	657.4	736.7	687.3	500.3	556.3	612.6	Other business activities
Pendidikan, kesihatan dan lain-lain	138.4	78.7	81.4	81.7	76.0	75.6	74.1	22.9	171.5	167.4	Education, health & others
Sektor isirumah ³	1,279.8	1,155.4	1,110.6	1,061.2	1,307.7	1,383.0	1,325.5	1,427.3	1,561.4	1,721.7	Household sector ³
Sektor lain ⁴	1,319.5	361.7	421.5	917.0	440.1	447.1	486.5	474.0	317.6	96.9	Other sector ⁴

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman)). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual III.14 (sila rujuk nota untuk Jadual II.7a-10a, II.19a dalam Glosari untuk maklumat lanjut).

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 rekursu telah dimasukkan ke dalam pecahan sektor untuk pembelian harta kediaman.

2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

3 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

4 Pinjaman kepada perniagaan individu.

Note: Sub-total may not necessarily add up to grand total due to rounding.

With effect from April 2006, following reclassifications under the Financial Institutions

Statistical System (FISS), loans/financing by economic sector/industry encompasses

non-household customers while loans by purpose encompasses loans to all customers.

Therefore, a loan to a non-household customer will be reflected in both economic sector/

industry and purpose. Loans by sector (economic sectors/industry + household sector) = Loans by purpose (Total loans).

The breakdown by economic sectors/industries and purpose is not strictly comparable

to the previous classification in Table III.14 (please refer to the explanatory notes

for Tables II.7a-10a, II.19a in the Glossary for further details).

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.

2 The definitions of the economic sectors/industries are based on the Malaysian Standard

Industrial Classification (MSIC) 2000.

3 Household sector = total loans by purpose to households.

4 Loans to individual businesses.