

2.12.1 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor

Commercial Banks: Classification of Loans by Sector

Tujuan	2008				2009				2010	Purpose
	Mac/Mar.	Jun/Jun.	Sep./Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep./Sep.	Dis./Dec.	Mac/Mar.	
	RM juta	RM juta	RM juta	RM juta	RM juta	RM juta	RM juta	RM juta	RM million	
Pembelian sekuriti	26,188.2	28,329.3	30,336.2	30,931.1	29,080.5	30,521.9	30,532.2	32,269.3	33,426.8	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	121,958.2	124,755.4	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	209,633.6	215,452.0	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	< =25K
> 25K hingga 60K	10,733.9	10,602.0	10,504.5	10,373.8	10,399.2	10,305.5	10,263.0	10,041.8	9,848.2	> 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	> 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	> 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	> 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	95,108.7	100,741.1	> 250K
Pinjaman perumahan yang dijual kepada Cagamas ¹	1,134.9	1,127.3	1,100.7	1,044.4	919.3	708.2	389.3	385.1	380.8	Housing loans sold to Cagamas ¹
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	73,756.1	77,083.5	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	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	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	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	32,457.5	33,977.9	Shophouses
Lain-lain	6,180.5	6,644.8	6,814.2	7,170.3	7,474.4	7,884.1	8,342.8	8,477.3	9,057.9	Others
Pembelian aset tetap selain tanah dan bangunan	5,958.9	7,052.6	7,888.8	8,262.5	8,418.2	8,526.4	8,922.1	8,548.5	8,479.9	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	37,277.9	38,756.5	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	Credit card
Pembelian barangan pengguna	165.7	150.7	145.4	170.4	157.2	151.0	110.7	98.6	105.0	Purchase of consumer durables
Pembinaan	15,225.6	15,919.5	16,278.7	16,571.6	17,484.8	17,749.8	18,555.9	18,881.4	19,050.2	Construction
Modal kerja	188,896.4	199,959.4	210,062.6	206,217.1	204,247.5	199,366.0	207,808.9	208,482.4	211,894.4	Working capital
Tujuan lain	22,631.3	23,551.1	23,771.2	29,547.9	33,238.8	35,859.4	35,604.1	41,597.4	45,380.4	Other purpose
Jumlah Pinjaman	652,870.4	681,587.5	708,504.2	721,796.7	729,184.4	737,873.7	759,012.1	779,278.4	801,322.8	Total Loans
Sektor²										Sectors²
Pertanian primer	13,780.7	14,910.3	15,642.2	15,778.3	16,540.6	17,021.3	17,589.0	18,893.5	18,921.5	Primary agriculture
Getah	330.0	280.4	352.5	273.0	321.3	212.7	293.1	436.2	504.7	Rubber
Kelapa sawit	8,341.5	9,189.0	9,631.7	9,742.6	10,585.1	11,331.1	11,691.4	12,698.6	12,616.6	Oil Palm
Koko	81.4	72.3	113.7	114.2	94.4	29.7	40.4	68.5	26.7	Cocoa
Teranakan	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	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	Forestry and logging
Perikanan	486.4	531.9	549.2	543.6	541.7	527.8	525.8	550.3	542.9	Fisheries
Lain-lain	1,300.5	1,397.2	1,630.9	1,679.9	1,844.9	1,837.2	1,893.4	1,881.3	1,869.5	Others
Perombongan 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	2,616.7	Mining and quarrying
Timah	176.8	160.0	161.1	161.7	159.4	151.5	153.2	145.2	163.8	Tin
Petroleum 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	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	Quarrying
Lain-lain	40.2	219.4	175.4	103.8	112.5	231.0	236.4	250.4	269.0	Others
Perkilangan	76,136.1	81,373.0	83,540.7	80,608.9	75,980.7	74,560.5	74,180.0	75,527.7	77,480.2	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah & plastik	7,998.2	7,972.2	8,355.3	7,647.3	7,033.5	6,829.0	6,867.1	7,253.0	7,908.0	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	Tin
Makanan, minuman dan tembakau	11,876.4	12,223.5	12,182.3	10,810.3	10,728.4	11,187.5	11,549.3	12,378.0	12,746.2	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	of which: palm oil processing
Tekstil, bahan pakaian dan kulit	3,710.9	3,771.8	3,757.1	3,935.5	3,588.1	3,570.9	3,494.1	3,334.9	3,185.5	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabot	6,633.3	6,853.3	7,046.3	6,958.1	6,519.5	6,286.4	6,151.4	5,962.0	6,256.4	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	2,591.7	2,655.3	2,636.3	2,665.0	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	1,953.5	1,959.5	1,973.1	1,973.2	1,909.8	1,840.2	1,834.3	1,919.5	1,958.3	Printing and publishing and allied industries
Bahan kimia perindustrian	6,139.9	6,611.0	7,281.0	6,634.6	5,812.0	5,529.7	5,410.6	5,184.4	5,281.6	Industrial chemicals
Barangan mineral bukan metalik	3,377.5	3,416.6	3,365.1	3,396.0	3,481.0	3,415.2	3,257.4	3,148.2	2,985.1	Non-metallic mineral products
Keluaran besi dan keluli	6,539.0	7,499.1	8,341.0	8,299.8	7,734.0	7,268.1	7,451.1	7,619.5	7,621.9	Iron and steel products
Keluaran logam	5,973.3	6,281.8	6,471.7	6,403.2	6,057.9	5,682.9	5,453.0	6,451.0	6,488.7	Metal products
Jentera (bukan elektrik)	2,071.1	4,166.5	4,276.1	3,444.9	2,511.3	2,784.2	2,438.5	2,461.9	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	4,033.9	4,074.9	3,867.5	3,974.5	Electrical machinery and appliances
Kelengkapan pengangkutan	3,332.2	3,658.7	3,834.8	4,115.1	4,080.6	3,831.4	3,719.6	3,974.7	4,185.1	Transport equipment
Lain-lain	9,424.2	9,701.2	10,383.8	9,793.8	9,581.8	9,333.4	9,453.5	8,950.7	9,433.8	Others
Elektrik, gas dan bekalan air	4,006.0	4,044.5	4,104.1	4,543.5	4,662.9	5,036.7	7,770.9	7,839.7	9,081.8	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	56,928.6	60,496.3	62,914.6	61,361.0	59,385.3	59,412.5	60,346.2	60,732.8	62,309.2	Wholesale, retail, restaurants and hotels
Perdagangan borong	33,700.2	35,858.4	39,749.2	37,635.8	35,691.3	35,655.8	36,614.3	36,896.7	38,346.1	Wholesale trade
Perdagangan runcit	17,526.8	18,196.8	16,660.2	17,002.2	16,951.4	16,961.0	17,011.3	16,942.9	16,913.4	Retail trade
Restoran dan hotel	5,701.6	6,441.1	6,505.2	6,723.0	6,742.5	6,795.6	6,720.7	6,893.2	7,049.7	Restaurants and hotels
Pembinaan	32,857.9	33,864.0	34,435.1	34,130.0	34,954.6	35,053.9	34,818.4	36,135.3	35,359.2	Construction
Kejuruteraan am	10,242.6	10,794.1	10,783.1	11,190.7	11,414.8	11,916.5	11,864.0	12,767.1	13,006.6	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	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	3,958.3	3,812.4	Infrastructure
Kompleks perniagaan	3,361.6	3,610.3	3,383.4	3,397.0	3,506.0	3,169.7	3,094.2	3,075.6	3,110.8	Commercial complexes
Kediaman	7,899.7	7,686.5	7,678.3	7,472.6	7,620.3	7,914.4	8,102.3	9,041.3	8,214.3	Residential
Lain-lain	7,149.2	7,266.7	7,583.4	7,275.3	6,975.4	7,171.0	6,952.7	6,502.7	6,451.1	Others
Harta tanah	21,050.4	22,248.3	23,626.3	24,961.7	26,548.1	28,193.8	29,181.2	31,726.1	33,523.9	Real estate
Pengangkutan, penyimpanan dan perhubungan	14,629.9	17,587.6	22,958.1	22,967.2	25,035.5	22,431.9	23,893.3	25,011.8	27,502.5	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	40,707.7	42,619.0	45,252.0	47,582.4	48,365.0	48,983.2	49,262.7	48,925.8	52,534.6	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	25,383.2	28,568.7	Financial intermediation
Perkhidmatan perniagaan	1,249.1	1,528.4	1,675.8	1,658.7	1,522.7	1,508.2	1,528.2	1,659.3	1,651.5	Business activities
Penyelidikan dan pembangunan	326.8	70.8	110.6	255.2	161.0	194.0	183.4	198.9	213.6	Research and development
Lain-lain aktiviti perniagaan	17,227.1	19,001.8	19,843.9	21,413.8	22,376.1	22,570.5	21,499.4	21,684.4	22,100.8	Other business activities
Pendidikan, kesihatan dan lain-lain	6,898.0	6,769.2	6,992.0	12,631.5	15,780.9	15,534.2	18,366.9	22,186.7	24,280.5	Education, health & others
Sektor isirumah ³	363,558.8	372,831.1	383,144.7	391,894.5	397,401.6	406,691.8	418,059.5	430,093.7	443,918.3	Household sector ³
Sektor lain ⁴	20,745.4	23,062.0	24,015.4	23,522.9	22,470.1	22,614.0	23,286.0	19,832.3	13,814.2	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.12 (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.

Nota: 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.12 (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