

## 2.12.1 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor

### Commercial Banks: Classification of Loans by Sector

RM juta

RM million

Tujuan	2006		2007				2008				Purpose
	Sep./Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep./Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep./Sep.	Dis./Dec.	
Pembelian sekuriti	18,784.1	18,618.9	19,124.2	21,267.5	38,881.1	23,959.1	26,188.2	28,329.3	30,336.2	30,932.3	Purchase of securities
Pembelian kenderaan pengangkutan	102,095.7	102,587.8	103,510.6	103,866.2	105,662.2	107,013.7	108,684.8	112,578.0	115,075.3	115,538.9	Purchase of transport vehicles
Pembelian harta kediaman	158,841.0	161,786.4	164,018.0	166,628.8	169,979.6	173,100.3	176,509.7	180,528.6	186,242.8	191,056.1	Purchase of residential property
< =25K	1,334.1	1,283.3	1,249.4	1,495.0	1,432.7	1,399.9	1,267.4	1,162.7	1,224.2	1,190.3	< =25K
> 25K hingga 60K	11,606.2	11,574.0	11,400.6	11,279.9	11,134.7	10,817.8	10,733.7	10,601.8	10,504.2	10,373.8	> 25K to 60K
> 60K hingga 100K	22,922.8	22,931.0	22,729.8	22,647.1	22,400.3	22,211.7	22,007.3	21,825.7	21,770.4	21,690.4	> 60K to 100K
> 100K hingga 150K	27,452.5	27,658.1	27,651.8	27,903.0	27,933.2	27,956.9	27,999.9	28,069.6	28,335.6	28,577.9	> 100K to 150K
> 150K hingga 250K	46,550.9	47,542.9	48,240.1	45,943.5	46,510.0	46,872.5	47,232.7	47,702.9	48,485.0	49,224.5	> 150K to 250K
> 250K	48,974.5	50,797.1	52,746.3	57,360.3	60,568.8	63,841.5	67,268.7	71,165.8	75,923.3	79,999.3	> 250K
Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	516.1	504.0	841.5	826.7	964.7	1,165.7	1,134.9	1,127.3	1,100.7	1,044.4	Housing loans sold to Cagamas <sup>1</sup>
Pembelian harta bukan kediaman	44,841.4	45,608.0	47,297.9	49,325.0	52,032.4	54,579.3	57,273.1	60,336.6	63,706.2	66,288.3	Purchase of non-residential property
Bangunan kilang dan perusahaan	6,438.2	6,483.8	6,763.9	7,031.3	7,405.4	7,785.4	8,037.6	8,375.7	8,950.5	9,420.7	Industrial buildings and factories
Tanah	7,754.2	7,943.7	8,124.6	8,440.2	9,010.8	9,977.7	10,663.3	11,705.0	12,954.1	13,409.4	Land
Kompleks perniagaan	5,199.4	5,172.3	5,497.7	5,699.5	6,158.7	6,230.8	6,699.6	7,101.2	7,436.7	7,726.1	Commercial complexes
Rumah kedai	20,730.7	21,333.0	21,959.6	22,736.5	23,848.5	24,671.8	25,692.2	26,510.0	27,551.0	28,599.6	Shophouses
Lain-lain	4,719.0	4,675.3	4,952.1	5,417.6	5,609.0	5,913.6	6,180.5	6,644.8	6,814.2	7,132.5	Others
Pembelian aset tetap selain tanah dan bangunan	4,043.0	4,420.5	4,758.7	4,834.2	5,174.9	5,598.9	5,958.9	7,052.6	7,888.8	8,262.5	Purchase of fixed assets other than land and building
Kegunaan persendirian	21,707.1	23,156.9	23,867.2	24,802.2	25,949.9	26,896.5	27,770.9	28,735.0	30,088.4	31,188.6	Personal use
Kad kredit	18,746.4	19,912.0	19,941.7	21,126.8	21,604.4	22,769.9	22,429.8	23,318.5	23,806.9	24,948.6	Credit card
Pembelian barangan pengguna	216.8	201.2	207.1	222.4	238.6	171.7	165.7	150.7	145.4	170.4	Purchase of consumer durables
Pembinaan	16,722.0	15,966.7	15,936.0	14,675.5	14,574.5	14,482.6	15,225.6	15,919.5	16,278.7	16,571.6	Construction
Modal kerja	167,924.3	166,709.2	171,246.6	176,365.9	178,400.3	182,517.2	188,893.6	199,956.4	210,059.3	206,264.7	Working capital
Tujuan lain	27,671.3	26,034.5	23,267.6	22,898.8	23,495.9	24,018.0	22,631.3	23,551.1	23,771.2	29,547.9	Other purpose
<b>Jumlah Pinjaman</b>	<b>582,109.1</b>	<b>585,506.1</b>	<b>594,037.0</b>	<b>606,839.9</b>	<b>636,958.4</b>	<b>636,365.0</b>	<b>652,866.7</b>	<b>681,583.5</b>	<b>708,499.8</b>	<b>721,814.2</b>	<b>Total Loans</b>
<b>Sektor<sup>2</sup></b>											<b>Sectors<sup>2</sup></b>
Pertanian primer	12,420.4	13,080.7	12,979.3	13,229.7	13,898.3	13,593.3	13,780.7	14,910.3	15,642.2	15,793.8	Primary agriculture
Getah	187.5	133.1	187.9	208.9	284.7	266.8	330.0	280.4	352.5	273.0	Rubber
Kelapa sawit	7,062.0	7,569.1	7,445.6	7,578.4	7,947.6	8,223.2	8,341.5	9,189.0	9,631.7	9,758.1	Oil Palm
Koko	23.5	33.2	32.7	32.4	24.9	42.8	81.4	72.3	113.7	114.2	Cocoa
Teranakan	922.0	882.5	949.7	941.1	953.9	998.7	1,032.3	1,016.6	1,038.8	1,039.2	Livestock
Perhutanan dan pembalakan	1,911.3	1,956.9	1,892.5	2,032.6	2,146.4	2,231.1	2,208.6	2,423.0	2,330.4	2,388.8	Forestry and logging
Perikanan	332.9	350.5	393.0	421.7	430.4	439.6	486.4	531.9	549.2	543.6	Fisheries
Lain-lain	1,981.2	2,155.4	2,077.9	2,014.7	2,110.4	1,391.1	1,300.5	1,397.2	1,630.9	1,679.9	Others
Perombongan dan kuari	1,517.4	1,327.9	1,373.5	1,478.9	1,305.9	1,559.8	1,570.9	1,782.1	1,879.1	1,814.9	Mining and quarrying
Timah	62.8	7.4	64.8	66.7	64.8	138.7	176.8	160.0	161.1	161.7	Tin
Petroleum mentah dan gas asli	413.7	257.3	304.3	670.2	521.0	534.0	606.3	523.0	680.2	697.1	Crude petroleum and natural gas
Kuari	1,015.9	1,032.3	979.5	705.5	688.6	850.6	747.5	879.7	862.4	852.3	Quarrying
Lain-lain	25.0	30.8	24.9	36.6	31.5	36.5	40.2	219.4	175.4	103.8	Others
Perkilangan	65,773.9	65,239.3	68,012.9	70,072.3	71,949.3	73,724.6	76,136.1	81,372.9	83,540.6	80,689.8	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah & plastik	7,291.8	7,222.6	7,434.1	7,442.4	7,445.3	7,607.8	7,998.2	7,972.2	8,355.3	7,654.4	Manufacture of rubber and plastic products
Timah	94.8	59.4	35.5	85.1	79.1	104.6	117.2	200.1	208.0	231.4	Tin
Makanan, minuman dan tembakau	8,527.3	8,564.7	9,301.5	9,347.3	10,354.1	10,920.5	11,876.4	12,223.5	12,182.3	10,822.8	Food, beverages and tobacco
yang mana: pemrosesan minyak kelapa sawit	2,277.4	2,548.7	2,563.5	3,075.9	3,657.5	4,156.4	4,463.8	4,478.8	3,999.9	3,494.8	of which: palm oil processing
Tekstil, bahan pakaian dan kulit	4,056.9	4,206.9	3,738.5	3,755.3	3,701.9	3,864.6	3,710.9	3,771.8	3,757.1	3,936.2	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabot	5,877.6	5,902.3	6,034.1	6,331.0	6,326.4	6,552.4	6,633.2	6,853.2	7,046.3	6,962.0	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	2,051.5	2,088.5	2,618.8	2,759.2	2,894.2	2,940.4	2,928.3	2,951.4	2,942.0	2,857.1	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	1,986.0	1,883.5	1,951.0	2,025.7	2,040.9	1,975.4	1,953.5	1,959.5	1,973.1	1,977.7	Printing and publishing and allied industries
Bahan kimia perindustrian	5,223.7	4,868.6	5,386.4	5,509.2	5,491.8	5,841.6	6,139.9	6,611.0	7,281.0	6,637.0	Industrial chemicals
Barangan mineral bukan metalik	3,030.7	3,028.1	2,951.4	3,180.5	3,175.2	3,377.5	3,416.6	3,416.6	3,365.1	3,396.9	Non-metallic mineral products
Keluaran besi dan keluli	5,694.3	6,157.4	6,337.5	6,714.9	6,675.3	6,502.9	6,539.0	7,499.1	8,341.0	8,308.9	Iron and steel products
Keluaran logam	5,074.4	5,288.2	5,387.7	5,844.7	5,911.0	5,970.0	5,973.3	6,281.8	6,471.7	6,412.1	Metal products
Jentera (bukan elektrik)	1,979.6	1,927.9	2,043.8	2,141.8	2,141.3	2,054.7	2,071.1	4,166.5	3,426.1	3,455.8	Machinery (non-electrical)
Jentera dan perkakas elektrik	4,487.2	3,891.7	3,822.3	3,723.1	3,998.9	4,140.3	4,061.2	4,106.2	3,973.0	4,120.0	Electrical machinery and appliances
Kelengkapan pengangkutan	2,343.0	2,351.1	2,210.8	2,459.9	2,753.8	2,964.0	3,332.2	3,658.7	3,834.8	4,123.7	Transport equipment
Lain-lain	8,055.1	7,798.4	8,758.5	8,952.1	8,960.1	8,913.3	9,424.2	9,701.2	10,383.9	9,793.9	Others
Elektrik, gas dan bekalan air	5,252.8	4,605.1	4,632.7	3,393.2	3,502.7	3,896.5	4,006.0	4,044.5	4,104.1	4,556.7	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	51,553.2	52,144.5	51,761.9	51,992.7	54,739.8	55,890.0	56,926.3	60,493.7	62,911.8	61,348.3	Wholesale, retail, restaurants and hotels
Perdagangan borong	31,710.7	31,636.0	0.0	31,078.7	32,688.1	33,558.4	33,698.6	35,856.7	39,747.3	37,620.8	Wholesale trade
Perdagangan runcit	15,209.8	15,493.6	15,748.5	15,790.1	17,011.7	16,825.8	17,526.0	18,195.9	16,659.3	17,002.4	Retail trade
Restoran dan hotel	4,632.6	5,014.9	5,217.4	5,123.8	5,040.0	5,505.8	5,701.6	6,441.1	6,505.2	6,725.2	Restaurants and hotels
Pembinaan	29,675.8	29,654.3	29,849.8	30,244.5	30,698.2	30,911.9	32,857.9	33,864.0	34,435.1	34,135.7	Construction
Kejuruteraan am	8,326.8	8,389.0	8,420.5	8,956.5	9,292.8	9,499.2	10,242.6	10,794.1	10,783.1	11,191.5	Civil engineering
Bangunan kilang dan perusahaan	854.6	945.6	980.0	994.5	975.4	1,174.7	1,130.3	1,228.4	1,204.3	1,092.4	Industrial buildings and factories
Infrastruktur	2,358.2	2,120.3	2,218.4	2,014.6	2,035.5	2,033.6	3,074.6	3,278.0	3,802.7	3,706.9	Infrastructure
Kompleks perniagaan	3,103.1	2,992.3	3,223.1	3,434.2	3,427.5	3,234.1	3,361.6	3,610.3	3,383.4	3,397.0	Commercial complexes
Kediaman	7,435.4	7,822.5	7,762.2	7,691.4	7,621.9	7,639.7	7,899.7	7,686.5	7,678.3	7,472.6	Residential
Lain-lain	7,597.6	7,384.6	7,245.6	7,153.3	7,345.1	7,330.6	7,149.2	7,266.7	7,583.4	7,275.3	Others
Harta tanah	16,468.1	16,110.0	16,432.0	16,831.2	17,944.2	19,627.8	21,050.4	22,248.3	23,626.3	24,961.7	Real estate
Pengangkutan, penyimpanan dan perhubungan	10,870.4	11,128.8	11,094.6	13,659.7	31,038.1	14,268.9	14,629.9	17,587.6	22,958.1	22,934.6	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	33,611.3	33,142.8	35,448.3	37,660.8	35,978.7	38,692.3	40,707.3	42,618.6	45,251.6	48,216.5	Financing, insurance and business services
Perkhidmatan kewangan	20,947.1	19,453.4	19,987.2	20,894.3	18,939.6	19,158.4	21,904.7	22,018.0	23,621.8	24,823.8	Financial intermediation
Perkhidmatan perniagaan	2,148.5	1,850.4	1,807.3	2,141.7	1,059.0	1,074.8	1,249.1	1,528.4	1,667.8	1,675.8	Business activities
Penyelidikan dan pembangunan	38.4	16.2	18.5	66.8	95.0	173.0	326.8	70.8	110.6	254.7	Research and development
Lain-lain aktiviti perniagaan	10,477.3	11,822.8	13,635.3	14,558.1	15,885.1	18,286.1	17,226.8	19,001.4	19,843.5	21,469.5	Other business activities
Pendidikan, kesihatan dan lain-lain	6,073.8	5,923.0	6,417.2	6,552.0	6,626.2	6,707.5	6,898.0	6,769.2	6,992.0	12,656.9	Education, health & others
Sektor isirumah <sup>3</sup>	326,217.6	332,264.5	335,454.7	341,598.0	349						