

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	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	794.5	904.9	1346.6	1461.0	1642.0	1697.7	2345.2	1854.6	1793.2	2331.2	Purchase of securities
Pembelian kenderaan pengangkutan	21.0	29.9	25.8	24.5	73.5	73.2	72.7	73.3	22.4	22.5	Purchase of transport vehicles
Pembelian harta kediaman	70.8	90.2	94.1	93.2	92.1	91.0	88.8	88.1	84.8	84.6	Purchase of residential property
< =25K	0.2	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3	< =25K
> 25K hingga 60K	2.0	2.7	3.0	3.2	3.0	3.0	3.1	3.1	3.0	3.0	> 25K to 60K
> 60K hingga 100K	10.6	13.6	15.0	14.8	14.2	14.2	14.2	13.9	13.7	13.5	> 60K to 100K
> 100K hingga 150K	11.2	18.8	18.8	17.2	16.9	16.2	15.4	15.6	15.1	14.9	> 100K to 150K
> 150K hingga 250K	19.7	25.0	25.6	25.6	24.2	23.3	23.3	23.0	22.5	21.9	> 150K to 250K
> 250K	27.1	29.8	31.3	32.2	33.6	34.0	32.6	32.1	30.5	31.0	> 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	429.8	371.0	357.9	321.3	327.3	382.5	426.7	201.3	195.5	267.5	Purchase of non-residential property
Bangunan kilang dan perusahaan	18.9	17.3	19.7	18.9	19.2	31.0	33.7	7.5	7.3	16.1	Industrial buildings and factories
Tanah	309.8	277.8	286.8	245.3	214.4	217.8	205.3	54.7	79.4	110.1	Land
Kompleks perniagaan	13.2	8.3	8.5	8.6	38.8	30.0	71.8	59.2	29.1	64.8	Commercial complexes
Rumah kedai	9.7	3.0	3.0	3.0	9.2	13.6	16.4	10.4	10.3	7.2	Shophouses
Lain-lain	78.2	64.6	45.9	45.5	45.7	90.3	99.4	69.5	69.4	69.3	Others
Pembelian aset tetap selain tanah dan bangunan	402.7	401.9	375.7	346.9	345.4	293.0	490.8	62.1	113.6	112.0	Purchase of fixed assets other than land and building
Kegunaan persendirian	18.0	18.0	18.3	19.5	19.6	63.1	77.1	25.5	10.3	10.2	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	1200.1	1091.2	1053.9	948.8	940.1	936.3	843.8	194.7	173.2	175.0	Construction
Modal kerja	2664.6	3222.1	3286.8	3021.3	2899.1	3080.6	3193.7	1308.4	1363.5	1271.7	Working capital
Tujuan lain	1245.8	1378.7	950.3	927.7	1071.0	1251.3	1181.5	490.4	464.3	474.3	Other purpose
Jumlah Pinjaman	6847.4	7507.9	7509.4	7164.2	7410.1	7868.8	8720.4	4298.5	4220.8	4749.0	Total Loans
Sektor²											Sectors²
Pertanian primer	398.5	459.1	454.0	460.9	405.5	350.3	476.0	75.0	145.0	159.9	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	203.6	254.7	248.8	279.1	284.1	240.7	366.3	60.1	130.4	145.4	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	16.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	Livestock
Perhutanan dan pembalakan	77.7	77.8	77.8	77.8	17.0	5.0	5.0	4.7	4.3	3.9	Forestry and logging
Perikanan	0.0	22.2	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Fisheries
Lain-lain	101.0	101.4	101.1	101.0	101.4	101.6	101.7	7.2	7.3	7.5	Others
Perombongan dan kuari	40.7	52.9	52.9	53.0	54.2	45.7	31.9	61.7	60.4	80.2	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	0.0	0.0	0.0	0.0	0.0	0.0	30.0	30.0	50.0	Crude petroleum and natural gas
Kuari	40.7	52.9	52.9	53.0	54.2	45.7	31.9	31.7	30.4	30.2	Quarrying
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Others
Perkilangan	956.3	878.7	819.1	753.0	750.0	759.2	796.2	495.0	486.1	466.2	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah & plastik	44.4	36.6	35.8	34.2	34.3	33.4	33.6	23.2	23.2	23.1	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	38.3	37.3	15.0	1.5	1.5	0.0	0.0	0.0	0.0	0.1	Food, beverages and tobacco
yang mana: pemrosesan minyak kelapa sawit	22.4	22.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	of which: palm oil processing
Tekstil, bahan pakaian dan kulit	100.4	100.7	28.1	24.5	24.6	27.0	26.7	24.3	20.3	13.6	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabot	187.3	150.9	168.5	145.8	146.1	137.8	124.9	1.4	1.3	0.2	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	59.6	65.3	71.1	71.5	69.4	62.3	61.2	7.5	10.0	0.0	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	1.0	1.0	1.0	1.0	1.0	0.5	0.5	0.0	0.0	0.0	Printing and publishing and allied industries
Bahan kimia perindustrian	73.2	64.8	71.2	66.0	61.9	51.8	87.8	35.7	34.6	29.0	Industrial chemicals
Barangan mineral bukan metalik	34.7	32.2	31.1	21.6	21.7	64.8	100.0	100.3	102.0	103.3	Non-metallic mineral products
Keluaran besi dan keluli	228.8	200.3	202.5	193.1	176.8	165.8	163.7	156.5	156.5	151.1	Iron and steel products
Keluaran logam	14.3	14.0	14.1	13.8	13.8	13.9	13.9	14.0	38.6	38.7	Metal products
Jentera (bukan elektrik)	31.9	30.3	28.5	26.3	16.5	11.0	8.0	7.6	12.2	20.4	Machinery (non-electrical)
Jentera dan perkakas elektrik	20.2	22.3	23.4	19.3	16.8	41.7	8.5	6.5	0.0	0.0	Electrical machinery and appliances
Kelengkapan pengangkutan	1.5	0.0	5.0	0.0	20.1	8.7	27.4	29.5	28.1	28.1	Transport equipment
Lain-lain	120.8	123.0	123.9	134.3	145.6	140.6	140.1	88.5	59.2	58.6	Others
Elektrik, gas dan bekalan air	57.9	54.5	49.2	46.1	86.3	121.1	315.5	2.2	2.1	2.1	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	605.3	546.5	489.0	570.6	613.0	573.2	591.9	185.2	183.5	164.3	Wholesale, retail, restaurants and hotels
Perdagangan borong	181.6	156.2	0.0	136.0	121.0	111.0	100.9	36.7	35.3	19.2	Wholesale trade
Perdagangan runcit	126.5	108.2	106.1	104.2	103.6	97.2	95.8	48.5	48.3	48.2	Retail trade
Restoran dan hotel	297.2	282.2	238.4	330.3	388.4	365.0	395.1	100.0	99.9	96.9	Restaurants and hotels
Pembinaan	1497.9	1437.0	1407.6	1353.3	1209.7	1228.6	1162.5	459.0	443.0	461.0	Construction
Kejuruteraan am	250.0	259.6	209.5	198.1	304.9	293.2	313.8	102.7	114.4	113.0	Civil engineering
Bangunan kilang dan perusahaan	46.8	44.7	58.6	60.0	59.9	65.1	65.3	0.0	0.0	0.0	Industrial buildings and factories
Infrastruktur	425.1	442.0	433.5	453.5	268.8	250.2	346.6	237.6	241.2	262.8	Infrastructure
Kompleks perniagaan	196.4	185.2	182.3	173.3	279.0	286.1	110.5	32.6	12.5	12.6	Commercial complexes
Kediaman	495.1	443.3	450.4	414.8	254.3	234.6	224.9	61.9	50.6	47.2	Residential
Lain-lain	84.6	62.1	73.4	52.7	42.7	99.4	101.3	24.2	24.4	25.5	Others
Harta tanah	804.5	797.1	783.7	707.9	670.5	689.3	807.0	492.0	485.2	537.2	Real estate
Pengangkutan, penyimpanan dan perhubungan	257.1	256.9	276.2	271.3	383.1	768.2	872.6	191.3	137.8	159.3	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	531.2	1081.7	1147.7	932.7	1090.1	1186.7	928.9	741.4	664.3	659.0	Financing, insurance and business services
Perkhidmatan kewangan	84.9	175.4	156.6	160.5	208.9	264.7	175.0	94.3	125.4	135.4	Financial intermediation
Perkhidmatan perniagaan	38.4	36.6	26.3	24.9	53.1	53.1	43.8	39.0	36.1	34.1	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	408.0	869.6	964.8	747.2	828.1	868.9	710.1	608.1	502.7	489.5	Other business activities
Pendidikan, kesihatan dan lain-lain	243.6	234.5	224.8	206.7	202.7	165.7	138.4	78.7	81.4	81.7	Education, health & others
Sektor isirumah ³	269.8	411.9	557.1	542.5	680.4	755.4	1279.8	1155.4	1110.6	1061.2	Household sector ³
Sektor lain ⁴	1184.7	1297.0	1248.0	1266.1	1264.6	1225.3	1319.5	361.7	421.5	917.0	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 Glosiar untuk maklumat lanjut).

¹ Bermula bulan September 2001, data ini merujuk kepada pinjaman perumahan 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 rekurs 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.