

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 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---|
| | Jun./Jun. | Sep./Sep. | Dis./Dec. | Mac/Mar. | Jun./Jun. | Sep./Sep. | Dis./Dec. | Mac/Mar. | Jun./Jun. | |
| Pembelian sekuriti | 19,068.9 | 18,784.1 | 18,618.9 | 19,124.2 | 21,267.5 | 38,881.1 | 23,959.1 | 26,188.2 | 28,330.8 | Purchase of securities |
| Pembelian kenderaan pengangkutan | 100,171.6 | 102,095.7 | 102,587.8 | 103,510.6 | 103,866.2 | 105,662.2 | 107,013.7 | 108,684.8 | 112,578.0 | Purchase of transport vehicles |
| Pembelian harta kediaman | 155,445.4 | 158,841.0 | 161,786.4 | 164,018.0 | 166,628.8 | 169,979.6 | 173,100.3 | 176,509.7 | 180,528.6 | Purchase of residential property |
| <=25K | 1,402.1 | 1,334.1 | 1,283.3 | 1,249.4 | 1,495.0 | 1,432.7 | 1,399.9 | 1,267.4 | 1,162.7 | <=25K |
| > 25K hingga 60K | 11,663.1 | 11,606.2 | 11,574.0 | 11,400.6 | 11,279.9 | 11,134.7 | 10,817.8 | 10,733.7 | 10,601.8 | > 25K to 60K |
| > 60K hingga 100K | 22,929.2 | 22,922.8 | 22,931.0 | 22,729.8 | 22,647.1 | 22,400.3 | 22,211.7 | 22,007.3 | 21,825.7 | > 60K to 100K |
| > 100K hingga 150K | 27,154.1 | 27,452.5 | 27,658.1 | 27,651.8 | 27,903.0 | 27,933.2 | 27,956.9 | 27,999.9 | 28,069.6 | > 100K to 150K |
| > 150K hingga 250K | 45,318.9 | 46,550.9 | 47,542.9 | 48,240.1 | 45,943.5 | 46,510.0 | 46,872.5 | 47,232.7 | 47,702.9 | > 150K to 250K |
| > 250K | 46,977.9 | 48,974.5 | 50,797.1 | 52,746.3 | 57,360.3 | 60,568.8 | 63,841.5 | 67,268.7 | 71,165.8 | > 250K |
| Pinjaman perumahan yang dijual kepada Cagamas ¹ | 528.2 | 516.1 | 504.0 | 841.5 | 826.7 | 964.7 | 1,165.7 | 1,134.9 | 1,127.3 | Housing loans sold to Cagamas ¹ |
| Pembelian harta bukan kediaman | 43,446.2 | 44,841.4 | 45,608.0 | 47,297.9 | 49,325.0 | 52,032.4 | 54,579.3 | 57,273.1 | 60,336.9 | Purchase of non-residential property |
| Bangunan kilang dan perusahaan | 6,341.4 | 6,438.2 | 6,483.8 | 6,763.9 | 7,031.3 | 7,405.4 | 7,785.4 | 8,037.6 | 8,375.7 | Industrial buildings and factories |
| Tanah | 7,518.8 | 7,754.2 | 7,943.7 | 8,124.6 | 8,440.2 | 9,010.8 | 9,977.7 | 10,663.3 | 11,705.0 | Land |
| Kompleks perniagaan | 5,085.6 | 5,199.4 | 5,172.3 | 5,497.7 | 5,699.5 | 6,158.7 | 6,230.8 | 6,699.6 | 7,101.2 | Commercial complexes |
| Rumah kedai | 19,984.8 | 20,730.7 | 21,333.0 | 21,959.6 | 22,736.5 | 23,848.5 | 24,671.8 | 25,692.2 | 26,510.3 | Shophouses |
| Lain-lain | 4,515.6 | 4,719.0 | 4,675.3 | 4,952.1 | 5,417.6 | 5,609.0 | 5,913.6 | 6,180.5 | 6,644.8 | Others |
| Pembelian aset tetap selain tanah dan bangunan | 3,598.2 | 4,043.0 | 4,420.5 | 4,758.7 | 4,834.2 | 5,174.9 | 5,691.0 | 5,958.9 | 7,052.6 | Purchase of fixed assets other than land and building |
| Kegunaan persendirian | 21,057.6 | 21,707.1 | 23,156.9 | 23,867.2 | 24,802.2 | 25,949.9 | 26,896.5 | 27,770.9 | 28,735.0 | Personal use |
| Kad kredit | 17,450.1 | 18,746.4 | 19,912.0 | 19,941.7 | 21,126.8 | 21,604.4 | 22,769.9 | 22,429.8 | 23,318.5 | Credit card |
| Pembelian barangan pengguna | 223.6 | 216.8 | 201.2 | 207.1 | 222.4 | 238.6 | 171.7 | 165.7 | 150.7 | Purchase of consumer durables |
| Pembinaan | 15,742.1 | 16,722.0 | 15,966.7 | 15,936.0 | 14,675.5 | 14,574.5 | 14,482.6 | 15,225.6 | 15,919.5 | Construction |
| Modal kerja | 168,096.6 | 167,924.3 | 166,709.2 | 171,246.6 | 176,365.9 | 178,400.3 | 182,517.2 | 188,893.6 | 199,960.5 | Working capital |
| Tujuan lain | 27,302.4 | 27,671.3 | 26,034.5 | 23,287.6 | 22,898.8 | 23,495.9 | 24,018.0 | 22,631.3 | 23,551.1 | Other purpose |
| Jumlah Pinjaman | 572,130.8 | 582,109.1 | 585,506.1 | 594,037.0 | 606,839.9 | 636,958.4 | 636,365.0 | 652,866.7 | 681,589.4 | Total Loans |
| Sektor² | | | | | | | | | | Sectors² |
| Pertanian primer | 11,766.0 | 12,420.4 | 13,080.7 | 12,979.3 | 13,229.7 | 13,898.3 | 13,593.3 | 13,780.7 | 14,910.2 | Primary agriculture |
| Getah | 252.3 | 187.5 | 133.1 | 187.9 | 208.9 | 284.7 | 266.8 | 330.0 | 280.4 | Rubber |
| Kelapa sawit | 6,603.5 | 7,062.0 | 7,569.1 | 7,445.6 | 7,578.4 | 7,947.6 | 8,223.2 | 8,341.5 | 9,188.9 | Oil Palm |
| Koko | 44.5 | 23.5 | 33.2 | 32.7 | 32.4 | 24.9 | 42.8 | 81.4 | 72.3 | Cocoa |
| Temakan | 919.2 | 922.0 | 882.5 | 949.7 | 941.1 | 953.9 | 998.7 | 1,032.3 | 1,016.6 | Livestock |
| Perhutanan dan pembalakan | 1,811.0 | 1,911.3 | 1,956.9 | 1,892.5 | 2,032.6 | 2,146.4 | 2,231.1 | 2,208.6 | 2,423.0 | Forestry and logging |
| Perikanan | 302.9 | 332.9 | 350.5 | 393.0 | 421.7 | 430.4 | 439.6 | 486.4 | 531.9 | Fisheries |
| Lain-lain | 1,832.5 | 1,981.2 | 2,155.4 | 2,077.9 | 2,014.7 | 2,110.4 | 1,391.1 | 1,300.5 | 1,397.2 | Others |
| Perombongan dan kuari | 1,426.9 | 1,517.4 | 1,327.9 | 1,373.5 | 1,478.9 | 1,305.9 | 1,559.8 | 1,570.9 | 1,782.1 | Mining and quarrying |
| Timah | 63.1 | 62.8 | 7.4 | 64.8 | 66.7 | 64.8 | 138.7 | 176.8 | 160.0 | Tin |
| Petroleum mentah dan gas asli | 201.1 | 413.7 | 257.3 | 304.3 | 670.2 | 521.0 | 534.0 | 606.3 | 523.0 | Crude petroleum and natural gas |
| Kuari | 1,141.0 | 1,015.9 | 1,032.3 | 979.5 | 705.5 | 688.6 | 850.6 | 747.5 | 879.7 | Quarrying |
| Lain-lain | 21.6 | 25.0 | 30.8 | 24.9 | 36.6 | 31.5 | 36.5 | 40.2 | 219.4 | Others |
| Perkilangan | 63,776.0 | 65,773.9 | 65,239.3 | 68,012.9 | 70,072.3 | 71,949.3 | 73,724.6 | 76,136.1 | 81,372.9 | Manufacturing |
| Preprosesan getah dan keluaran-keluaran getah & plastik | 6,886.1 | 7,291.8 | 7,222.6 | 7,434.1 | 7,442.4 | 7,445.3 | 7,607.8 | 7,998.2 | 7,972.2 | Manufacture of rubber and plastic products |
| Timah | 36.9 | 94.8 | 59.4 | 35.5 | 85.1 | 79.1 | 104.6 | 117.2 | 200.1 | Tin |
| Makanan, minuman dan tembakau | 8,182.9 | 8,527.3 | 8,564.7 | 9,301.5 | 9,347.3 | 10,354.1 | 10,920.5 | 11,876.4 | 12,223.5 | Food, beverages and tobacco |
| yang mana: preprosesan minyak kelapa sawit | 2,088.7 | 2,277.4 | 2,548.7 | 2,563.5 | 3,075.9 | 3,657.5 | 4,156.4 | 4,463.8 | 4,478.8 | of which: palm oil processing |
| Tekstil, bahan pakaian dan kulit | 4,321.4 | 4,056.9 | 4,206.9 | 3,738.5 | 3,755.3 | 3,701.9 | 3,864.6 | 3,710.9 | 3,771.8 | Textiles, wearing apparel and leather |
| Kayu dan keluaran kayu termasuk perabot | 5,558.4 | 5,877.6 | 5,902.3 | 6,034.1 | 6,331.0 | 6,326.4 | 6,552.4 | 6,633.2 | 6,853.2 | Wood and wood products, incl. furniture |
| Kertas dan keluaran-keluaran kertas | 2,015.6 | 2,051.5 | 2,088.5 | 2,618.8 | 2,759.2 | 2,894.2 | 2,940.4 | 2,928.3 | 2,951.4 | Paper and paper products |
| Percetakan dan penerbitan dan industri yang berkaitan | 1,953.3 | 1,986.0 | 1,883.5 | 1,951.0 | 2,025.7 | 2,040.9 | 1,975.4 | 1,953.5 | 1,959.5 | Printing and publishing and allied industries |
| Bahan kimia perindustrian | 5,087.2 | 5,223.7 | 4,868.6 | 5,386.4 | 5,509.2 | 5,491.8 | 5,841.6 | 6,139.9 | 6,611.0 | Industrial chemicals |
| Barangan mineral bukan metalik | 3,118.0 | 3,030.7 | 3,028.1 | 2,951.4 | 3,180.5 | 3,175.2 | 3,372.0 | 3,377.5 | 3,416.6 | Non-metallic mineral products |
| Keluaran besi dan keluli | 5,548.2 | 5,694.3 | 6,157.4 | 6,337.5 | 6,714.9 | 6,675.3 | 6,502.9 | 6,539.0 | 7,499.1 | Iron and steel products |
| Keluaran logam | 4,721.1 | 5,074.4 | 5,288.2 | 5,388.7 | 5,644.7 | 5,911.0 | 5,970.0 | 5,973.3 | 6,281.8 | Metal products |
| Jentera (bukan elektrik) | 1,791.4 | 1,979.6 | 1,927.9 | 2,043.8 | 2,141.8 | 2,141.3 | 2,054.7 | 2,071.1 | 4,166.5 | Machinery (non-electrical) |
| Jentera dan perkakas elektrik | 4,524.9 | 4,487.2 | 3,891.7 | 3,822.3 | 3,723.1 | 3,998.9 | 4,140.3 | 4,061.2 | 4,106.2 | Electrical machinery and appliances |
| Kelengkapan pengangkutan | 2,302.5 | 2,343.0 | 2,351.1 | 2,210.8 | 2,253.0 | 2,459.9 | 2,964.0 | 3,332.2 | 3,658.7 | Transport equipment |
| Lain-lain | 7,728.3 | 8,055.1 | 7,798.4 | 8,758.5 | 8,952.1 | 8,960.1 | 8,913.3 | 9,424.2 | 9,701.2 | Others |
| Elektrik, gas dan bekalan air | 5,230.8 | 5,252.8 | 4,605.1 | 4,632.7 | 3,393.2 | 3,502.7 | 3,696.5 | 4,006.0 | 4,044.5 | Electricity, gas and water supply |
| Perdagangan borong dan runcit, restoran dan hotel | 52,000.3 | 51,553.2 | 52,144.5 | 51,761.9 | 51,992.7 | 54,739.8 | 55,890.0 | 56,926.3 | 60,493.7 | Wholesale, retail, restaurants and hotels |
| Perdagangan borong | 30,641.9 | 31,710.7 | 31,636.0 | 0.0 | 31,078.7 | 32,688.1 | 33,558.4 | 33,698.6 | 35,856.7 | Wholesale trade |
| Perdagangan runcit | 16,591.8 | 15,209.8 | 15,493.6 | 15,748.5 | 15,790.1 | 17,011.7 | 16,825.8 | 17,526.0 | 18,195.9 | Retail trade |
| Restoran dan hotel | 4,766.6 | 4,632.6 | 5,014.9 | 5,217.4 | 5,123.8 | 5,040.0 | 5,505.8 | 5,701.6 | 6,441.1 | Restaurants and hotels |
| Pembinaan | 29,136.6 | 29,675.8 | 29,654.3 | 29,849.8 | 30,244.5 | 30,698.2 | 30,911.9 | 32,857.9 | 33,868.3 | Construction |
| Kejuruteraan am | 8,218.4 | 8,326.8 | 8,389.0 | 8,420.5 | 8,956.5 | 9,292.8 | 9,499.2 | 10,242.6 | 10,794.1 | Civil engineering |
| Bangunan kilang dan perusahaan | 797.4 | 854.6 | 945.6 | 980.0 | 994.5 | 975.4 | 1,174.7 | 1,130.3 | 1,228.4 | Industrial buildings and factories |
| Infrastruktur | 2,464.2 | 2,358.2 | 2,120.3 | 2,218.4 | 2,014.6 | 2,035.5 | 2,033.6 | 3,074.6 | 3,278.0 | Infrastructure |
| Kompleks perniagaan | 2,962.0 | 3,103.1 | 2,992.3 | 3,223.1 | 3,434.2 | 3,427.5 | 3,234.1 | 3,361.6 | 3,610.3 | Commercial complexes |
| Kediaman | 7,096.8 | 7,435.4 | 7,822.5 | 7,762.2 | 7,691.4 | 7,621.9 | 7,639.7 | 7,899.7 | 7,690.7 | Residential |
| Lain-lain | 7,597.8 | 7,597.6 | 7,384.6 | 7,245.6 | 7,153.3 | 7,345.1 | 7,330.6 | 7,149.2 | 7,266.7 | Others |
| Harta tanah | 16,194.0 | 16,468.1 | 16,110.0 | 16,432.0 | 16,831.2 | 17,944.2 | 19,537.8 | 20,970.4 | 22,198.6 | Real estate |
| Pengangkutan, penyimpanan dan perhubungan | 10,660.9 | 10,870.4 | 11,128.8 | 11,094.6 | 13,659.7 | 31,038.1 | 14,268.9 | 14,629.9 | 17,587.6 | Transport, storage and communication |
| Perkhidmatan kewangan, insurans dan perniagaan | 34,492.9 | 33,611.3 | 33,142.8 | 35,448.3 | 37,660.8 | 35,978.7 | 38,590.3 | 40,597.3 | 42,413.8 | Financing, insurance and business services |
| Perkhidmatan kewangan | 21,676.7 | 20,947.1 | 19,454.4 | 19,987.2 | 20,894.3 | 18,939.6 | 19,056.4 | 21,794.7 | 21,812.0 | Financial intermediation |
| Perkhidmatan perniagaan | 2,478.4 | 2,148.5 | 1,850.4 | 1,807.3 | 2,141.7 | 1,059.0 | 1,074.8 | 1,249.1 | 1,528.4 | Business activities |
| Penyelidikan dan pembangunan | 17.7 | 38.4 | 16.2 | 18.5 | 66.8 | 95.0 | 173.0 | 326.8 | 70.8 | Research and development |
| Lain-lain aktiviti perniagaan | 10,320.0 | 10,477.3 | 11,822.8 | 13,635.3 | 14,558.1 | 15,885.1 | 18,286.1 | 17,226.8 | 19,002.6 | Other business activities |
| Pendidikan, kesihatan dan lain-lain | 5,785.6 | 6,073.8 | 5,923.0 | 6,417.2 | 6,552.0 | 6,626.2 | 6,707.5 | 6,898.0 | 6,769.2 | Education, health & others |
| Sektor isirumah ³ | 318,530.7 | 326,217.6 | 332,264.5 | 335,454.7 | 341,598.0 | 349,802.9 | 357,379.6 | 363,557.9 | 372,830.4 | Household sector ³ |
| Sektor lain ⁴ | 23,130.1 | 22,674.5 | 20,885.3 | 20,580.2 | 20,126.9 | 19,474.4 | 20,504.8 | 20,935.4 | 23,318.0 | Other sector ⁴ |

Note: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh pengamiran angka.

Berkuatkuasa April 2006, berkuatkuasa daripada pengelasan semula Sistem Statistik Institusi Perbankan (FIS), pinjaman/pembayaran 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 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 Termasuk 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 (FIS), 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