

2.12 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor

Commercial Banks: Classification of Loans by Sector

RM juta	Tujuan	2005				2006	RM million	Purpose
		Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.		
	Pertanian, ternakan, perhutanan dan perikanan	9,941.0	10,652.1	11,077.2	10,505.9	10,966.7	Agriculture, hunting, forestry and fishing	
	Getah	255.5	322.4	252.2	264.5	262.0	Rubber	
	Kelapa sawit	6,226.2	6,600.8	7,158.8	6,732.2	6,958.3	Oil Palm	
	Koko	53.1	51.4	63.9	63.0	61.7	Cocoa	
	Ternakan	1,115.4	1,067.8	1,130.1	1,079.2	1,100.0	Livestock	
	Perhutanan dan pembalakan	1,263.5	1,498.3	1,494.4	1,375.0	1,482.1	Forestry and logging	
	Perikanan	238.7	246.2	250.6	251.3	260.5	Fisheries	
	Lain-lain	788.5	865.2	727.2	740.9	842.2	Others	
	Perombongan dan kuari	835.1	838.0	729.8	746.0	947.7	Mining and quarrying	
	Timah	25.6	25.3	22.1	35.4	27.2	Tin	
	Petroleum mentah dan gas asli	190.4	173.2	154.3	165.8	167.3	Crude petroleum and natural gas	
	Kuari	516.9	536.9	534.0	522.3	732.9	Quarrying	
	Lain-lain	102.2	102.5	19.4	22.6	20.4	Others	
	Perkilangan	59,417.2	60,408.1	59,598.4	58,705.3	60,609.3	Manufacturing	
	Pemprosesan getah dan keluaran-keluaran getah	747.2	664.8	970.2	986.0	1,350.0	Rubber processing and rubber products	
	Timah	222.1	205.1	203.4	201.5	144.2	Tin	
	Pemprosesan minyak kelapa sawit	2,087.6	2,094.2	2,064.8	2,097.3	2,374.6	Palm oil processing	
	Makanan, minuman dan tembakau	5,199.5	5,347.6	5,212.7	5,045.2	5,197.1	Food, beverages and tobacco	
	Tekstil, bahan pakaian dan kulit	4,433.0	4,811.5	4,316.9	4,502.3	4,302.9	Textiles, wearing apparel and leather	
	Kayu dan keluaran kayu termasuk perabot	5,667.4	5,698.6	5,811.9	5,492.4	5,541.0	Wood and wood products, incl. furniture	
	Kertas dan keluaran-keluaran kertas	1,970.7	2,008.9	1,935.1	1,963.8	2,005.0	Paper and paper products	
	Percetakan dan penerbitan dan industri yang berkaitan	1,783.8	1,824.5	1,854.3	1,880.0	2,049.5	Printing and publishing and allied industries	
	Bahan kimia perindustrian	2,618.4	2,586.9	2,328.7	2,553.7	2,636.6	Industrial chemicals	
	Keluaran plastik	3,051.1	3,361.2	3,130.3	3,246.0	3,350.0	Plastic products	
	Barangan mineral bukan metalik	3,547.7	3,394.2	3,538.4	3,395.9	3,324.5	Non-metallic mineral products	
	Bahan bangunan	1,719.6	1,752.5	1,815.6	1,767.1	1,739.7	Building materials	
	Keluaran besi dan keluli	6,058.9	5,885.3	5,662.0	5,521.4	5,407.9	Iron and steel products	
	Keluaran logam	4,043.3	4,097.1	4,281.5	4,290.3	4,562.6	Metal products	
	Jentera (bukan elektrik)	908.4	1,030.6	1,118.7	1,082.6	1,155.6	Machinery (non-electrical)	
	Jentera dan perkakas elektrik	4,930.2	5,043.5	4,789.3	4,593.5	4,618.1	Electrical machinery and appliances	
	Kelengkapan pengangkutan	2,497.7	2,760.6	2,642.9	2,737.7	2,622.2	Transport equipment	
	Lain-lain	7,930.5	7,840.8	7,921.5	7,348.8	8,227.7	Others	
	Elektrik, gas dan bekalan air	4,775.3	4,747.1	4,935.8	4,469.0	4,610.8	Electricity, gas and water supply	
	Perdagangan borong dan runcit, restoran dan hotel	41,677.1	44,229.9	45,740.6	45,842.4	46,449.0	Wholesale, retail, restaurants and hotels	
	Perdagangan borong	25,199.9	26,398.5	26,809.9	26,992.9	26,935.1	Wholesale trade	
	Perdagangan runcit	12,458.4	13,627.2	14,716.8	14,443.1	15,196.0	Retail trade	
	Restoran dan hotel	4,018.8	4,204.1	4,213.9	4,406.4	4,317.9	Restaurants and hotels	
	Pembinaan	25,538.0	27,450.6	27,386.4	27,394.4	27,703.0	Construction	
	Kejuruteraan am	6,582.2	7,163.9	7,232.4	7,257.3	7,334.7	Civil engineering	
	Bangunan kilang dan perusahaan	897.5	947.4	932.8	891.5	887.1	Industrial buildings and factories	
	Infrastruktur	2,943.9	2,895.7	2,788.2	2,899.7	2,715.4	Infrastructure	
	Kompleks perniagaan	2,580.0	2,937.0	3,215.5	2,861.6	2,894.5	Commercial complexes	
	Kediaman	6,746.4	7,024.1	7,072.1	7,355.7	7,714.1	Residential	
	Lain-lain	5,788.0	6,482.6	6,145.3	6,128.5	6,157.2	Others	
	Pembelian harta kediaman	129,662.8	139,295.4	143,475.4	147,785.3	152,271.4	Purchase of residential property	
	< =25K	1,794.2	2,004.5	2,100.9	2,423.6	2,777.5	< =25K	
	> 25K to 60K	9,903.9	11,094.6	11,217.2	11,316.8	11,650.5	> 25K to 60K	
	> 60K to 100K	21,256.6	22,820.6	22,994.5	23,140.1	23,525.8	> 60K to 100K	
	> 100K to 150K	23,902.8	25,513.1	26,030.4	26,631.4	27,641.2	> 100K to 150K	
	> 150K to 250K	34,672.0	37,169.5	38,347.5	39,381.6	38,581.4	> 150K to 250K	
	> 250K	38,133.4	40,693.1	42,784.9	44,891.9	48,095.1	> 250K	
	Pinjaman perumahan yang dijual kepada Cagamas ¹	579.1	571.6	555.0	544.1	535.9	Housing loans sold to Cagamas ¹	
	Pembelian harta bukan kediaman	30,005.0	32,305.6	33,482.5	34,640.1	35,504.3	Purchase of non-residential property	
	Bangunan kilang dan perusahaan	4,426.3	4,710.8	4,790.1	4,856.0	4,811.4	Industrial buildings and factories	
	Tanah	4,267.1	4,519.6	4,650.8	5,000.2	5,119.2	Land	
	Kompleks perniagaan	3,411.5	3,920.7	4,087.8	4,175.8	4,294.8	Commercial complexes	
	Rumah kedai	15,355.4	16,080.9	16,731.2	17,304.3	17,900.8	Shophouses	
	Lain-lain	2,544.7	3,073.6	3,222.6	3,303.9	3,378.0	Others	
	Harta tanah	12,590.7	13,177.2	13,409.9	13,810.5	13,763.0	Real estates	
	Pengangkutan, penyimpanan dan perhubungan	7,996.4	8,522.9	9,992.4	10,052.6	9,817.5	Transport, storage and communication	
	Perkhidmatan kewangan, insurans dan perniagaan	30,592.7	29,968.3	29,782.0	29,641.9	31,938.4	Financing, insurance and business services	
	Perkhidmatan kewangan	21,597.5	21,071.7	20,152.9	20,333.8	21,810.1	Financial services	
	Insurans	108.4	99.4	115.9	136.9	158.4	Insurance	
	Aktiviti penyewaan dan perniagaan	8,886.8	8,797.2	9,513.1	9,234.0	9,969.9	Renting and business activities	
	Kegunaan persendirian	16,557.3	18,105.3	19,056.1	19,689.6	20,389.4	Personal uses	
	Kad kredit	12,999.9	15,023.7	15,680.4	16,692.9	16,818.5	Credit cards	
	Pembelian barangan pengguna	296.7	294.8	293.1	273.3	255.7	Purchase of consumer durable goods	
	Pembelian sekuriti	17,193.1	17,777.6	18,245.2	19,015.3	19,431.3	Purchase of securities	
	Pembelian kenderaan pengangkutan	41,652.2	64,195.5	67,797.7	70,490.6	87,732.1	Purchase of transport vehicles	
	Perkhidmatan sosial masyarakat dan persendirian	4,736.2	5,648.1	5,445.9	5,354.0	5,451.3	Community, social and personal services	
	Lain-lain	9,532.6	10,102.1	10,076.1	11,118.4	12,547.8	Others	
	Jumlah pinjaman	456,578.2	503,313.7	516,759.7	526,771.5	557,742.9	Total loans	
	Yang mana: Pinjaman kepada Kerajaan	4,558.3	4,894.2	3,899.7	3,409.8	3,141.8	Of which: Loans to Government	

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

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.

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

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.