

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	28,735.6	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
Pembiayaan	15,742.1	16,722.0	15,966.7	15,936.0	14,675.5	14,574.5	14,482.6	15,225.6	15,921.0	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	23,549.0	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	32.2	32.7	32.4	24.9	42.8	81.4	72.3	Cocoa
Ternakan	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
Per lombongan 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
Pemrosesan 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: pemrosesan 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	2,459.9	2,753.8	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	31,078.0	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
Pembiayaan	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	19,453.4	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

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

Berkuatkuasa April 2006, berkuatkuasa daripada pengelasan semula Sistem Statistik Institusi Perbankan (FIS), 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 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.

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 (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 purpose (Total loans).

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table III.12