

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.		
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	Purchase of securities	
Pembelian kenderaan pengangkutan	100,171.6	102,095.7	102,587.8	103,512.9	103,866.2	105,662.2	107,013.6	108,684.8	Purchase of transport vehicles	
Pembelian harta kediaman	155,445.4	158,841.0	161,786.4	164,018.0	166,628.8	170,455.3	173,102.4	176,509.7	Purchase of residential property	
< =25K	1,402.1	1,334.1	1,283.3	1,249.4	1,495.0	1,463.3	1,399.9	1,267.4	< =25K	
> 25K hingga 60K	11,663.1	11,606.2	11,574.0	11,400.6	11,279.9	11,156.1	10,817.8	10,733.7	> 25K to 60K	
> 60K hingga 100K	22,929.2	22,922.8	22,931.0	22,729.8	22,647.1	22,456.3	22,211.7	22,007.3	> 60K to 100K	
> 100K hingga 150K	27,154.1	27,452.5	27,658.1	27,651.8	27,903.0	28,012.7	27,957.8	27,999.9	> 100K to 150K	
> 150K hingga 250K	45,318.9	46,550.9	47,542.9	48,240.1	45,943.5	46,694.1	46,873.6	47,232.7	> 150K to 250K	
> 250K	46,977.9	48,974.5	50,797.1	52,746.3	57,360.3	60,672.7	63,841.6	67,268.7	> 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	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	52,140.6	54,579.3	57,273.1	Purchase of non-residential property	
Bangunan kilang dan perusahaan	6,341.4	6,438.2	6,483.8	6,763.9	7,031.3	7,416.5	7,785.4	8,037.6	Industrial buildings and factories	
Tanah	7,518.8	7,754.2	7,943.7	8,124.6	8,440.2	9,012.2	9,977.7	10,663.3	Land	
Kompleks perniagaan	5,085.6	5,199.4	5,172.3	5,497.7	5,699.5	6,198.6	6,230.8	6,699.6	Commercial complexes	
Rumah kedai	19,984.8	20,730.7	21,333.0	21,959.6	22,736.5	23,860.6	24,671.8	25,692.2	Shophouses	
Lain-lain	4,515.6	4,719.0	4,675.3	4,952.1	5,417.6	5,652.7	5,913.6	6,180.5	Others	
Pembelian aset tetap selain tanah dan bangunan	3,598.2	4,043.0	4,420.5	4,757.7	4,834.2	5,174.9	5,691.0	5,958.9	Purchase of fixed assets other than land and building	
Kegunaan perendirian	21,057.6	21,707.1	23,156.9	23,867.2	24,802.2	25,949.9	26,896.5	27,770.9	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	Credit card	
Pembelian barangan pengguna	223.6	216.8	201.2	207.1	222.4	238.6	171.7	165.7	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	Construction	
Modal kerja	168,096.6	167,924.3	166,709.2	171,245.3	176,365.9	178,400.3	182,679.0	188,893.6	Working capital	
Tujuan lain	27,302.4	27,671.3	26,034.5	23,287.6	22,898.8	23,495.9	23,851.6	22,631.3	Other purpose	
Jumlah Pinjaman	572,130.8	582,109.1	585,506.1	594,037.0	606,839.9	637,542.3	636,362.5	652,866.7	Total Loans	
Sektor²									Sectors²	
Pertanian primer	11,766.0	12,420.4	13,080.7	12,961.9	13,229.7	13,898.3	13,593.3	13,780.7	Primary agriculture	
Getah	252.3	187.5	133.1	183.6	208.9	284.7	266.8	330.0	Rubber	
Kelapa sawit	6,603.5	7,062.0	7,569.1	7,443.4	7,578.4	7,947.6	8,223.2	8,341.5	Oil Palm	
Koko	44.5	23.5	33.2	32.7	32.4	24.9	42.8	81.4	Cocoa	
Ternakan	919.2	922.0	882.5	948.5	941.1	953.9	998.7	1,032.3	Livestock	
Perhutanan dan pembalakan	1,811.0	1,911.3	1,956.9	1,890.9	2,032.6	2,146.4	2,231.1	2,208.6	Forestry and logging	
Perikanan	302.9	332.9	350.5	392.2	421.7	430.4	439.6	486.4	Fisheries	
Lain-lain	1,832.5	1,981.2	2,155.4	2,070.7	2,014.7	2,110.4	1,391.1	1,300.5	Others	
Perombongan dan kuari	1,426.9	1,517.4	1,327.9	1,372.0	1,478.9	1,305.9	1,559.8	1,570.9	Mining and quarrying	
Timah	63.1	62.8	7.4	64.8	66.7	64.8	138.7	176.8	Tin	
Petroleum mentah dan gas asli	201.1	413.7	257.3	303.8	670.2	521.0	534.0	606.3	Crude petroleum and natural gas	
Kuari	1,141.0	1,015.9	1,032.3	979.1	705.5	688.6	850.6	747.5	Quarrying	
Lain-lain	21.6	25.0	30.8	24.3	36.6	31.5	36.5	40.2	Others	
Perkilangan	63,776.0	65,773.9	65,239.3	67,938.4	70,072.3	71,957.3	73,743.3	76,136.1	Manufacturing	
Pemrosesan getah dan keluaran-keluaran getah & plastik	6,886.1	7,291.8	7,222.6	7,430.3	7,442.4	7,445.3	7,607.8	7,998.2	Manufacture of rubber and plastic products	
Timah	36.9	94.8	59.4	35.5	85.1	79.1	104.6	117.2	Tin	
Makanan, minuman dan tembakau	8,182.9	8,527.3	8,564.7	9,284.3	9,347.3	10,354.1	10,920.5	11,876.4	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	of which: palm oil processing	
Tekstil, bahan pakaian dan kulit	4,321.4	4,056.9	4,206.9	3,735.1	3,755.3	3,710.0	3,883.3	3,710.9	Textiles, wearing apparel and leather	
Kayu dan keluaran kayu termasuk perabot	5,558.4	5,877.6	5,902.3	6,026.5	6,331.0	6,326.4	6,552.4	6,633.2	Wood and wood products, incl. furniture	
Kertas dan keluaran-keluaran kertas	2,015.6	2,051.5	2,088.5	2,617.5	2,759.2	2,894.2	2,940.4	2,928.3	Paper and paper products	
Peretakan dan penerbitan dan industri yang berkaitan	1,953.3	1,986.0	1,883.5	1,948.7	2,025.7	2,040.9	1,975.4	1,953.5	Printing and publishing and allied industries	
Bahan kimia perindustrian	5,087.2	5,223.7	4,868.6	5,382.8	5,509.2	5,491.8	5,841.6	6,139.9	Industrial chemicals	
Barangan mineral bukan metalik	3,118.0	3,030.7	3,028.1	2,949.3	3,180.5	3,175.2	3,372.0	3,377.5	Non-metallic mineral products	
Keluaran besi dan keluli	5,548.2	5,694.3	6,157.4	6,332.4	6,714.9	6,675.3	6,502.9	6,539.0	Iron and steel products	
Keluaran logam	4,721.1	5,074.4	5,288.2	5,384.7	5,644.7	5,911.0	5,970.0	5,973.3	Metal products	
Jentera (bukan elektrik)	1,791.4	1,979.6	1,927.9	2,040.8	2,141.8	2,141.3	2,054.7	2,071.1	Machinery (non-electrical)	
Jentera dan perkakas elektrik	4,524.9	4,487.2	3,891.7	3,817.0	3,723.1	3,998.9	4,140.3	4,061.2	Electrical machinery and appliances	
Kelengkapan pengangkutan	2,302.5	2,343.0	2,351.1	2,209.1	2,459.9	2,753.8	2,964.0	3,332.2	Transport equipment	
Lain-lain	7,728.3	8,055.1	7,798.4	8,744.0	8,952.1	8,960.1	8,913.3	9,424.2	Others	
Elektrik, gas dan bekalan air	5,230.8	5,252.8	4,605.1	4,625.9	3,933.2	3,502.7	3,696.5	4,006.0	Electricity, gas and water supply	
Perdagangan borong dan runcit, restoran dan hotel	52,000.3	51,553.2	52,144.5	51,579.4	51,992.7	54,740.6	55,890.7	56,926.3	Wholesale, retail, restaurants and hotels	
Perdagangan borong	30,641.9	31,710.7	31,636.0	0.0	31,078.7	32,688.1	33,563.1	33,698.6	Wholesale trade	
Perdagangan runcit	16,591.8	15,209.8	15,493.6	15,646.1	15,790.1	17,011.7	16,821.7	17,526.0	Retail trade	
Restoran dan hotel	4,766.6	4,632.6	5,014.9	5,207.3	5,123.8	5,040.8	5,505.8	5,701.6	Restaurants and hotels	
Pembinaan	29,136.6	29,675.8	29,654.3	29,763.0	30,244.5	30,701.1	30,911.9	32,857.9	Construction	
Kejuruteraan am	8,218.4	8,326.8	8,389.0	8,392.9	8,956.5	9,293.4	9,499.2	10,242.6	Civil engineering	
Bangunan kilang dan perusahaan	797.4	854.6	945.6	978.8	994.5	975.4	1,174.7	1,130.3	Industrial buildings and factories	
Infrastruktur	2,464.2	2,358.2	2,120.3	2,217.8	2,014.6	2,035.5	2,033.6	3,074.6	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	Commercial complexes	
Kediaman	7,096.8	7,435.4	7,822.5	7,761.9	7,691.4	7,621.9	7,639.7	7,899.7	Residential	
Lain-lain	7,597.8	7,597.6	7,384.6	7,188.5	7,153.3	7,347.5	7,330.6	7,149.2	Others	
Harta tanah	16,194.0	16,468.1	16,110.0	16,431.0	16,831.2	17,953.0	19,537.8	20,970.4	Real estate	
Pengangkutan, penyimpanan dan perhubungan	10,660.9	10,870.4	11,128.8	10,960.2	13,659.7	13,038.1	14,367.8	14,629.9	Transport, storage and communication	
Perkhidmatan kewangan, insurans dan perniagaan	34,492.9	33,611.3	33,142.8	35,388.2	37,660.8	35,985.1	38,752.9	40,597.3	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	19,218.9	21,794.7	Financial intermediation	
Perkhidmatan perniagaan	2,478.4	2,148.5	1,850.4	1,806.0	2,141.7	1,059.0	1,074.8	1,249.1	Business activities	
Penyelidikan dan pembangunan	17.7	38.4	16.2	18.4	66.8	95.0	173.0	326.8	Research and development	
Lain-lain aktiviti perniagaan	10,320.0	10,477.3	11,822.8	13,576.6	14,558.1	15,891.5	18,286.1	17,226.8	Other business activities	
Pendidikan, kesihatan dan lain-lain	5,785.6	6,073.8	5,923.0	6,382.3	6,552.0	6,628.3	6,707.5	6,898.0	Education, health & others	
Sektor isirumah ³	318,483.2	326,217.6	332,264.5	336,118.9	341,598.0	350,357.5	357,381.7	363,557.9	Household sector ³	
Sektor lain ⁴	23,130.1	22,674.5	20,885.3	20,515.7	20,126.9	19,474.4	20,219.3	20,935.4	Other sector ⁴	

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh pengamiran 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 terdulu 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 (MISC 2000).

3 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

4 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 (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.12 (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 (MISC) 2000.

3 Household sector = total loans by purpose to households.

4 Loans to individual businesses.