

2.14 Bank Saudagar: Pengelasan Pinjaman Mengikut Sektor

Merchant Bank: Classification of Loans by Sector

RM juta

RM million

| Tujuan | 2003 | | | | 2004 | | | | 2005 | | | | 2006 | Purpose |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
| | Mac/Mar. | Jun/Jun. | Sep/Sep. | Dis./Dec. | Mac/Mar. | Jun/Jun. | Sep/Sep. | Dis./Dec. | Mac/Mar. | Jun/Jun. | Sep/Sep. | Dis./Dec. | Mac/Mar. | |
| Pertanian, ternakan, perhutanan dan perikanan | 739.8 | 709.4 | 679.2 | 652.3 | 642.1 | 552.8 | 533.9 | 445.5 | 442.9 | 383.4 | 318.7 | 334.5 | 325.8 | Agriculture, hunting, forestry and fishing |
| Getah | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Rubber |
| Kelapa sawit | 665.4 | 654.7 | 631.9 | 600.3 | 591.1 | 461.9 | 444.8 | 363.7 | 355.5 | 287.7 | 231.6 | 251.3 | 245.6 | Oil Palm |
| Koko | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Cocoa |
| Ternakan | 13.4 | 12.9 | 12.3 | 17.2 | 16.8 | 16.7 | 15.9 | 15.8 | 19.0 | 19.2 | 19.2 | 19.5 | 15.7 | Livestock |
| Perhutanan dan pembalakan | 34.5 | 21.6 | 15.8 | 15.4 | 15.0 | 52.0 | 51.3 | 46.6 | 42.0 | 37.9 | 39.0 | 35.3 | 36.9 | Forestry and logging |
| Perikanan | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 4.8 | 19.2 | 7.8 | 9.0 | 8.5 | Fisheries |
| Lain-lain | 26.5 | 20.3 | 19.1 | 19.4 | 19.1 | 22.3 | 21.9 | 19.4 | 21.6 | 19.4 | 21.1 | 19.4 | 19.1 | Others |
| Perombongan dan kuari | 51.7 | 51.7 | 53.2 | 47.7 | 44.7 | 44.7 | 44.5 | 47.4 | 47.4 | 48.0 | 50.1 | 48.9 | 48.2 | Mining and quarrying |
| Timah | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Tin |
| Petroleum mentah dan gas asli | 5.0 | 5.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Crude petroleum and natural gas |
| Kuari | 46.7 | 46.6 | 53.2 | 47.7 | 44.7 | 44.7 | 44.5 | 47.4 | 47.4 | 48.0 | 50.1 | 48.9 | 48.2 | Quarrying |
| Lain-lain | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Others |
| Perkilangan | 1,534.8 | 1,371.2 | 1,701.5 | 1,667.9 | 1,583.5 | 1,576.5 | 1,368.6 | 1,295.2 | 1,237.3 | 1,182.2 | 1,098.2 | 1,050.3 | 1,072.0 | Manufacturing |
| Pemrosesan getah dan keluaran-keluaran getah dan plastik | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5.0 | Rubber processing and rubber products |
| Timah | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Tin |
| Pemrosesan minyak kelapa sawit | 77.4 | 76.2 | 75.0 | 50.9 | 49.3 | 60.6 | 53.1 | 50.5 | 50.4 | 54.3 | 41.9 | 41.8 | 40.3 | Palm oil processing |
| Makanan, minuman dan tembakau | 11.8 | 11.9 | 6.5 | 5.8 | 1.4 | 1.4 | 4.4 | 13.5 | 23.6 | 14.5 | 8.5 | 1.5 | 4.5 | Food, beverages and tobacco |
| Tekstil, bahan pakaian dan kulit | 244.8 | 249.4 | 223.7 | 222.9 | 223.3 | 219.0 | 216.2 | 161.0 | 160.8 | 154.0 | 151.1 | 98.2 | 87.9 | Textiles, wearing apparel and leather |
| Kayu dan keluaran kayu termasuk perabot | 155.1 | 143.8 | 142.9 | 143.2 | 142.5 | 144.7 | 138.7 | 135.3 | 155.3 | 154.1 | 169.7 | 169.5 | 207.5 | Wood and wood products, incl. furniture |
| Kertas dan keluaran-keluaran kertas | 31.4 | 27.5 | 28.1 | 42.2 | 31.8 | 28.8 | 27.3 | 25.5 | 22.0 | 18.3 | 25.3 | 34.4 | 38.2 | Paper and paper products |
| Peretakan dan penerbitan dan industri yang berkaitan | 13.4 | 15.2 | 19.0 | 15.2 | 23.1 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | Printing and publishing and allied industries |
| Bahan kimia perindustrian | 46.6 | 49.8 | 55.8 | 53.1 | 42.3 | 3.3 | 54.6 | 34.7 | 4.7 | 3.6 | 3.7 | 3.8 | 6.0 | Industrial chemicals |
| Keluaran plastik | 24.7 | 7.2 | 5.7 | 5.7 | 12.7 | 13.6 | 16.9 | 18.8 | 0.0 | 14.1 | 14.2 | 14.1 | 14.1 | Plastic products |
| Barangan mineral bukan metalik | 209.3 | 206.4 | 552.7 | 547.6 | 473.9 | 429.1 | 98.4 | 86.6 | 33.6 | 35.5 | 35.3 | 41.6 | 39.5 | Non-metallic mineral products |
| Bahan bangunan | 36.6 | 38.6 | 42.0 | 35.5 | 34.5 | 29.3 | 28.9 | 22.3 | 16.5 | 20.4 | 19.6 | 19.5 | 19.4 | Building materials |
| Keluaran besi dan keluli | 154.7 | 128.1 | 124.7 | 124.3 | 125.0 | 119.9 | 121.5 | 118.4 | 151.2 | 170.8 | 139.8 | 136.7 | 128.2 | Iron and steel products |
| Keluaran logam | 199.7 | 195.3 | 194.7 | 190.6 | 192.7 | 186.3 | 187.9 | 180.2 | 182.5 | 158.4 | 163.4 | 158.4 | 162.8 | Metal products |
| Jentera (bukan elektrik) | 30.7 | 23.1 | 22.7 | 22.8 | 23.4 | 22.4 | 22.4 | 22.5 | 17.5 | 22.4 | 22.3 | 22.2 | 22.0 | Machinery (non-electrical) |
| Jentera dan perkakas elektrik | 65.2 | 61.6 | 50.6 | 44.5 | 43.9 | 155.6 | 154.4 | 156.0 | 159.4 | 166.7 | 140.1 | 143.1 | 141.1 | Electrical machinery and appliances |
| Kelengkapan pengangkutan | 13.0 | 13.3 | 13.5 | 13.7 | 13.9 | 14.2 | 34.4 | 34.7 | 34.9 | 20.0 | 20.0 | 26.6 | 18.0 | Transport equipment |
| Lain-lain | 220.4 | 123.9 | 143.8 | 149.6 | 149.9 | 147.7 | 208.9 | 234.9 | 224.4 | 174.4 | 142.9 | 138.5 | 137.0 | Others |
| Elektrik, gas dan bekalan air | 518.2 | 482.5 | 446.1 | 384.7 | 386.1 | 501.7 | 480.7 | 410.6 | 417.2 | 275.4 | 235.6 | 168.7 | 217.6 | Electricity, gas and water supply |
| Perdagangan borong dan runcit, restoran dan hotel | 637.4 | 720.0 | 705.0 | 655.3 | 658.4 | 675.2 | 750.1 | 729.8 | 749.9 | 763.9 | 719.1 | 702.3 | 776.3 | Wholesale, retail, restaurants and hotels |
| Perdagangan borong | 126.6 | 118.7 | 109.5 | 97.4 | 95.3 | 87.8 | 126.8 | 129.3 | 149.7 | 137.0 | 133.4 | 133.9 | 205.8 | Wholesale trade |
| Perdagangan runcit | 132.1 | 122.8 | 114.2 | 92.8 | 98.5 | 96.8 | 130.8 | 125.0 | 121.7 | 120.2 | 129.0 | 129.3 | 133.9 | Retail trade |
| Restoran dan hotel | 378.6 | 478.5 | 481.3 | 465.1 | 464.6 | 490.5 | 492.5 | 475.6 | 478.5 | 506.8 | 456.8 | 439.0 | 436.6 | Restaurants and hotels |
| Pembinaan | 2,241.3 | 1,866.3 | 1,775.1 | 1,708.0 | 1,755.2 | 1,773.6 | 2,059.6 | 1,920.8 | 1,861.5 | 1,883.7 | 2,005.5 | 1,826.4 | 1,864.8 | Construction |
| Kejuruteraan am | 394.0 | 361.8 | 334.2 | 351.5 | 361.4 | 340.6 | 334.4 | 309.8 | 309.2 | 281.4 | 287.1 | 292.3 | 263.9 | Civil engineering |
| Bangunan kilang dan perusahaan | 161.1 | 105.8 | 102.8 | 80.8 | 79.1 | 73.5 | 71.0 | 74.4 | 110.7 | 152.7 | 87.8 | 80.9 | 75.0 | Industrial buildings and factories |
| Infrastruktur | 486.7 | 403.0 | 424.6 | 320.6 | 406.1 | 403.3 | 742.6 | 674.8 | 620.9 | 597.2 | 703.1 | 553.7 | 607.3 | Infrastructure |
| Kompleks perniagaan | 628.4 | 527.6 | 520.7 | 528.5 | 495.6 | 485.3 | 448.6 | 444.8 | 410.8 | 416.9 | 440.3 | 433.8 | 439.0 | Commercial complexes |
| Kediaman | 224.7 | 207.5 | 173.4 | 159.5 | 151.9 | 219.4 | 212.7 | 201.7 | 179.0 | 176.1 | 201.8 | 188.8 | 243.6 | Residential |
| Lain-lain | 346.3 | 260.7 | 219.5 | 267.2 | 261.1 | 251.5 | 250.4 | 215.3 | 230.9 | 259.5 | 285.4 | 277.0 | 236.1 | Others |
| Pembelian harta kediaman | 75.7 | 75.5 | 76.3 | 78.2 | 77.7 | 78.6 | 80.0 | 80.3 | 81.2 | 80.5 | 79.3 | 74.0 | 69.4 | Purchase of residential property |
| < =25K | 0.5 | 0.5 | 0.6 | 0.5 | 0.5 | 0.5 | 0.4 | 0.4 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 | < =25K |
| > 25K to 60K | 2.9 | 2.8 | 2.7 | 2.7 | 2.8 | 2.7 | 2.7 | 2.7 | 2.4 | 2.2 | 2.4 | 2.3 | 2.0 | > 25K to 60K |
| > 60K to 100K | 13.0 | 12.6 | 12.4 | 12.2 | 11.9 | 11.6 | 11.8 | 11.9 | 12.2 | 12.5 | 12.6 | 11.5 | 10.6 | > 60K to 100K |
| > 100K to 150K | 13.6 | 14.0 | 13.9 | 14.5 | 14.4 | 14.3 | 14.3 | 14.9 | 14.4 | 14.0 | 13.6 | 12.0 | 10.8 | > 100K to 150K |
| > 150K to 250K | 22.0 | 22.1 | 23.2 | 23.4 | 22.7 | 22.1 | 22.6 | 22.8 | 22.4 | 22.9 | 22.4 | 20.0 | 18.5 | > 150K to 250K |
| > 250K | 23.8 | 23.4 | 23.3 | 24.8 | 25.4 | 27.4 | 28.2 | 27.7 | 29.4 | 28.6 | 28.1 | 28.1 | 27.3 | > 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 | 0.0 | 0.0 | 0.0 | Housing loans sold to Cagamas ¹ |
| Pembelian harta bukan kediaman | 196.0 | 185.2 | 155.5 | 150.0 | 119.8 | 114.6 | 117.7 | 111.9 | 110.4 | 112.5 | 99.8 | 96.7 | 96.2 | Purchase of non-residential property |
| Bangunan kilang dan perusahaan | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 10.5 | 10.5 | 10.5 | 10.5 | 9.9 | 9.3 | 8.7 | Industrial buildings and factories |
| Tanah | 184.4 | 173.9 | 144.1 | 138.6 | 108.4 | 103.0 | 95.5 | 90.0 | 88.5 | 90.7 | 78.5 | 75.9 | 76.0 | Land |
| Kompleks perniagaan | 4.2 | 4.3 | 4.4 | 4.4 | 4.5 | 4.6 | 4.7 | 4.7 | 4.6 | 4.7 | 4.8 | 4.9 | 4.9 | Commercial complexes |
| Rumah kedai | 7.0 | 7.0 | 7.0 | 7.0 | 7.0 | 7.0 | 7.0 | 6.7 | 6.7 | 6.7 | 6.7 | 6.7 | 6.7 | Shophouses |
| Lain-lain | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Others |
| Harta tanah | 1,024.3 | 1,042.8 | 980.2 | 922.6 | 886.8 | 843.8 | 813.6 | 719.2 | 632.6 | 644.3 | 615.9 | 619.3 | 684.2 | Real estates |
| Pengangkutan, penyimpanan dan perhubungan | 367.4 | 481.8 | 795.7 | 845.3 | 837.9 | 893.6 | 356.0 | 320.5 | 263.3 | 353.2 | 405.7 | 395.9 | 368.3 | Transport, storage and communication |
| Perkhidmatan kewangan, insurans dan perniagaan | 853.1 | 787.3 | 736.7 | 633.1 | 657.4 | 569.8 | 555.5 | 564.5 | 307.9 | 313.2 | 328.6 | 314.3 | 155.1 | Financing, insurance and business services |
| Perkhidmatan kewangan | 765.3 | 703.0 | 635.1 | 535.2 | 553.4 | 484.0 | 497.4 | 520.7 | 263.9 | 230.2 | 230.4 | 223.9 | 69.6 | Financial services |
| Insurans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 30.0 | 30.0 | 30.0 | 30.0 | Insurance |
| Perkhidmatan perniagaan | 87.8 | 84.2 | 101.6 | 97.9 | 104.0 | 85.8 | 58.2 | 43.8 | 44.0 | 53.1 | 68.3 | 60.4 | 55.5 | Business services |
| Penyelidikan dan pembangunan | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | Research and development |
| Lain-lain aktiviti perniagaan | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | Other business activities |
| Kegunaan persendirian | 26.6 | 41.4 | 39.6 | 35.5 | 36.4 | 70.7 | 74.7 | 116.6 | 151.3 | 155.6 | 181.8 | 182.6 | 167.8 | Personal uses |
| Kad kredit | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Credit cards |
| Pembelian barangan pengguna | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Purchase of consumer durable goods |
| Pembelian sekuriti | 1,823.5 | 1,777.0 | 1,933.2 | 1,709.4 | 1,595.0 | 1,355.9 | 1,445.6 | 1,468.4 | 1,542.8 | 1,498.8 | 1,758.3 | 1,803.4 | 1,683.5 | Purchase of securities |
| Pembelian kenderaan pengangkutan | 20.6 | 20.7 | 21.8 | 22.0 | 20.7 | 21.5 | 21.2 | 21.4 | 21.8 | 22.0 | 21.8 | 20.7 | 19.5 | Purchase of transport vehicles |
| Perkhidmatan sosial masyarakat dan persendirian | 168.2 | 174.1 | 135.7 | 98.4 | 101.1 | 266.6 | 154.3 | 69.1 | 69.7 | 215.4 | 217.9 | 222.5 | 208.1 | Community, social and personal services |
| Lain-lain | 1,626.3 | 1,645.9 | 1,498.5 | 1,432.6 | 1,398.7 | 1,106.8 | 1,085.3 | 1,112.2 | 1,246.6 | 1,244.6 | 1,151.9 | 887.0 | 810.8 | Others |
| Jumlah pinjaman | 11,904.9 | 11,432.7 | 11,733.3 | 11,042.9 | 10,801.7 | 10,446.5 | 9,941.4 | 9,433.4 | 9,183.8 | 9,176.7 | 9,288.4 | 8,747.6 | 8,567.6 | Total loans |
| Yang mana: | | | | | | | | | | | | | | |