

## 2.13 Syarikat Kewangan: Pengelasan Pinjaman Mengikut Sektor

### Finance Companies: Classification of Loans by Sector

Tujuan	2003		2004				2005				Purpose
	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	
Pertanian, ternakan, perhutanan dan perikanan	542.1	569.4	567.9	582.7	508.0	483.2	493.4	134.9	140.0	138.5	Agriculture, hunting, forestry and fishing
Getah	8.0	10.6	10.0	9.7	7.5	6.4	6.6	4.4	5.5	5.7	Rubber
Kelapa sawit	106.7	115.0	113.7	119.8	92.9	89.4	91.6	33.3	34.2	31.6	Oil Palm
Koko	13.3	22.0	21.8	4.2	4.7	3.5	3.4	0.8	0.8	0.6	Cocoa
Ternakan	27.7	29.2	29.3	31.1	23.6	21.9	23.6	17.0	16.0	13.7	Livestock
Perhutanan dan pembalakan	230.7	236.1	237.6	260.8	275.8	273.7	283.4	61.3	66.8	71.1	Forestry and logging
Perikanan	26.3	27.3	27.2	27.0	19.7	13.2	12.7	3.9	3.6	3.3	Fisheries
Lain-lain	129.4	129.2	128.2	130.0	83.8	75.1	72.1	14.2	13.1	12.6	Others
Perombongan dan kuari	110.1	106.3	96.5	90.6	67.3	59.3	44.4	19.1	17.5	15.6	Mining and quarrying
Timah	0.4	0.6	0.6	0.6	0.4	0.2	0.2	0.1	0.1	0.1	Tin
Petroleum mentah dan gas asli	9.3	9.1	9.3	9.6	5.5	4.1	4.4	2.9	2.8	2.6	Crude petroleum and natural gas
Kuari	97.7	93.5	83.3	76.0	56.6	50.9	35.9	14.8	12.5	11.8	Quarrying
Lain-lain	2.7	3.1	3.3	4.4	5.0	4.1	3.9	1.3	2.1	1.2	Others
Perkilangan	2,525.4	2,763.2	2,717.0	2,800.5	2,198.9	1,904.2	1,946.7	1,032.7	975.1	908.4	Manufacturing
Pemrosesan getah dan keluaran-keluaran getah	5.7	7.5	8.6	8.5	8.6	9.0	9.5	6.6	5.7	4.7	Rubber processing and rubber products
Timah	0.9	1.3	1.3	1.6	1.3	1.0	1.0	0.1	0.1	0.1	Tin
Pemrosesan minyak kelapa sawit	13.6	12.4	10.7	14.5	14.4	4.5	4.0	1.9	1.7	1.8	Palm oil processing
Makanan, minuman dan tembakau	178.8	192.1	194.7	203.4	147.2	131.8	127.1	50.6	49.5	47.7	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	351.1	341.2	347.5	350.7	281.7	212.6	211.9	72.3	69.8	65.5	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabut	308.4	322.8	324.4	336.7	310.9	277.2	274.2	94.2	92.2	84.8	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	86.5	93.6	92.0	94.8	78.3	44.7	48.2	20.4	18.6	16.8	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	153.8	214.4	217.9	220.3	184.8	185.4	192.0	144.4	134.3	122.1	Printing and publishing and allied industries
Bahan kimia perindustrian	53.4	52.5	50.8	52.2	38.6	35.9	39.7	25.4	24.2	23.4	Industrial chemicals
Keluaran plastik	171.1	235.6	240.6	247.7	207.5	192.1	213.4	125.8	115.7	103.1	Plastic products
Barangan mineral bukan metalik	115.4	120.8	125.6	127.7	76.2	58.8	57.6	15.4	14.2	13.1	Non-metallic mineral products
Bahan bangunan	71.1	73.7	71.0	72.0	38.6	30.8	30.4	9.2	8.2	7.6	Building materials
Keluaran besi dan keluli	82.1	92.0	88.1	102.0	82.8	86.6	92.4	70.7	70.5	67.0	Iron and steel products
Keluaran logam	222.7	343.3	344.1	344.7	313.3	286.0	294.3	234.6	222.1	205.1	Metal products
Jentera (bukan elektrik)	106.5	115.6	83.2	88.7	64.3	47.7	41.7	23.6	22.3	22.2	Machinery (non-electrical)
Jentera dan perkakas elektrik	123.4	124.3	117.7	124.7	93.8	84.2	86.0	45.1	42.9	39.0	Electrical machinery and appliances
Kelengkapan pengangkutan	91.1	52.6	50.4	53.4	42.6	36.5	35.8	10.0	10.7	10.6	Transport equipment
Lain-lain	389.8	367.3	348.4	356.9	214.1	179.4	187.5	82.6	72.3	73.7	Others
Elektrik, gas dan bekalan air	62.7	50.8	50.9	58.1	40.3	28.6	30.6	10.6	10.9	11.2	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	3,659.9	3,635.2	3,646.0	3,846.1	2,280.4	1,593.9	1,571.5	522.5	519.0	507.9	Wholesale, retail, restaurants and hotels
Perdagangan borong	1,430.4	1,428.4	1,410.9	1,480.1	936.7	561.1	573.7	241.6	236.2	223.3	Wholesale trade
Perdagangan runcit	1,641.9	1,623.5	1,652.5	1,775.2	885.5	684.9	692.1	250.3	251.9	251.6	Retail trade
Restoran dan hotel	587.7	583.3	582.7	590.9	458.1	348.0	305.7	30.6	30.9	33.0	Restaurants and hotels
Pembinaan	5,255.3	5,332.2	4,680.6	4,763.3	3,597.9	2,708.1	2,660.5	784.8	771.1	765.3	Construction
Kejuruteraan am	834.9	828.9	832.2	873.5	562.1	498.2	486.0	101.1	96.0	91.9	Civil engineering
Bangunan kilang dan perusahaan	133.5	129.0	129.9	131.3	93.6	83.1	77.4	35.8	32.9	32.9	Industrial buildings and factories
Infrastruktur	148.9	150.7	156.2	153.5	65.1	49.4	45.0	10.4	10.0	9.0	Infrastructure
Kompleks perniagaan	932.5	1,036.6	963.9	962.5	734.0	552.4	547.8	102.1	98.8	98.6	Commercial complexes
Kediaman	1,674.9	1,667.3	1,171.5	1,221.4	1,017.3	561.5	560.6	243.9	238.3	238.7	Residential
Lain-lain	1,530.6	1,519.8	1,426.9	1,421.0	1,125.7	963.5	943.7	291.5	292.7	294.3	Others
Pembelian harta kediaman	14,611.9	14,645.5	14,743.1	14,846.4	11,715.3	7,009.2	7,029.7	865.4	843.4	795.1	Purchase of residential property
< =25K	687.4	671.1	665.7	647.8	514.5	266.4	251.1	46.5	44.8	46.8	< =25K
> 25K to 60K	2,699.6	2,773.6	2,838.7	2,890.3	2,338.9	1,370.3	1,410.8	273.1	267.3	261.4	> 25K to 60K
> 60K to 100K	3,921.3	3,920.6	3,904.7	3,900.9	2,769.3	1,620.3	1,615.7	186.7	180.5	165.9	> 60K to 100K
> 100K to 150K	2,450.3	2,462.1	2,477.0	2,511.0	1,987.4	1,280.1	1,284.2	110.1	106.9	92.1	> 100K to 150K
> 150K to 250K	3,245.4	3,290.4	3,344.9	3,392.3	2,911.0	1,655.4	1,660.6	126.0	121.6	110.9	> 150K to 250K
> 250K	1,607.8	1,527.7	1,522.1	1,504.2	1,194.3	816.6	807.3	123.1	122.2	117.9	> 250K
Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	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 <sup>1</sup>
Pembelian harta bukan kediaman	4,487.3	4,408.0	4,224.4	4,118.9	3,545.2	1,825.9	1,671.4	382.1	372.4	386.5	Purchase of non-residential property
Bangunan kilang dan perusahaan	494.1	474.0	448.0	436.8	372.9	181.0	159.4	41.3	41.1	39.6	Industrial buildings and factories
Tanah	1,000.9	956.4	913.8	888.5	764.4	478.4	336.7	144.1	138.6	157.6	Land
Kompleks perniagaan	902.7	892.6	813.3	795.3	726.3	436.1	493.4	50.4	49.6	49.1	Commercial complexes
Rumah kedai	1,479.3	1,439.2	1,377.8	1,342.0	1,151.9	299.1	275.2	108.6	105.9	103.2	Shophouses
Lain-lain	610.2	645.9	671.5	656.4	529.7	431.2	406.7	37.7	37.2	37.0	Others
Harta tanah	1,223.4	1,133.8	1,078.2	964.5	736.4	683.3	659.2	313.5	307.2	254.2	Real estates
Pengangkutan, penyimpanan dan perhubungan	1,594.2	1,649.5	1,695.0	1,770.0	1,552.8	1,295.9	1,320.4	896.4	923.4	913.7	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	1,382.5	1,380.3	1,351.9	1,370.1	943.6	688.6	679.6	224.5	193.8	186.9	Financing, insurance and business services
Perkhidmatan kewangan	239.6	237.2	219.0	223.7	217.7	153.3	144.7	18.5	18.9	17.9	Financial services
Insurans	15.3	14.4	13.9	14.3	4.5	2.9	2.9	0.3	0.3	0.3	Insurance
Perkhidmatan perniagaan	1,127.6	1,128.6	1,119.0	1,132.1	721.4	532.4	532.0	205.7	174.6	168.7	Business services
Kegunaan persendirian	914.2	953.3	1,010.5	1,150.4	1,320.9	804.7	867.0	52.8	48.9	46.1	Personal uses
Kad kredit	1,649.0	1,658.8	1,566.4	1,625.6	1,679.3	1,396.8	1,389.9	0.0	0.0	0.0	Credit cards
Pembelian barangan pengguna	33.1	21.3	20.3	21.0	20.2	10.7	9.6	0.8	0.5	0.4	Purchase of consumer durable goods
Pembelian sekuriti	3,620.8	3,621.6	3,515.6	3,542.1	3,050.2	723.4	699.7	111.0	110.8	85.7	Purchase of securities
Pembelian kenderaan pengangkutan	61,409.5	62,973.6	64,451.2	66,437.3	50,191.8	33,084.3	33,752.8	14,903.5	15,934.2	16,797.7	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	1,042.1	1,062.4	1,044.2	1,092.8	673.6	515.4	503.1	161.2	163.9	150.3	Community, social and personal services
Lain-lain	886.0	929.2	833.6	721.6	1,102.7	1,274.4	1,420.3	651.4	616.2	583.7	Others
<b>Jumlah pinjaman</b>	<b>105,009.4</b>	<b>106,894.4</b>	<b>107,293.3</b>	<b>109,802.1</b>	<b>85,224.8</b>	<b>56,089.9</b>	<b>56,749.8</b>	<b>21,067.3</b>	<b>21,948.1</b>	<b>22,547.2</b>	<b>Total loans</b>
Yang mana: Pinjaman kepada Kerajaan	6.6	7.0	6.9	6.5	1.6	1.1	1.0	1.1	1.0	1.0	Of which: Loans to Government

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

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

<sup>1</sup> 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.

<sup>1</sup> 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.

**Syarikat Kewangan: Pengelasan Pinjaman mengikut Sektor (format dahulu)**

Finance Companies: Classification of Loans by Sector (previous format)

RM juta

RM million

Sektor	1982	1983	1984	1985	1986	1987	1988*	1989	1990	1991	1992	1993	1994	1995	1996	1997	Sektor
Pertanian	485.8	604.8	739.4	712.6	656.3	601.2	782.9	911.7	1,014.9	1,030.5	1,013.5	883.2	763.7	953.3	1,166.3	1,312.6	Agriculture
Getah	20.7	21.3	21.7	28.1	72.0	65.4	66.4	52.7	48.1	45.4	43.8	45.3	38.4	47.3	52.0	41.7	Rubber
Kelapa sawit	26.0	26.6	44.5	71.9	96.6	120.8	163.6	173.8	153.4	114.7	143.8	133.7	149.1	191.8	251.2	277.4	Oil palm
Perhutanan dan Pembalakan	391.4	505.5	612.2	541.6	403.1	321.4	427.8	510.6	587.8	618.5	534.5	399.8	321.4	420.4	482.2	579.2	Forestry and logging
Perikanan dan ternakan	13.9	14.2	18.9	22.3	22.6	23.2	31.7	48.6	58.3	66.6	73.7	76.7	81.9	90.1	102.7	107.7	Fisheries and livestock
Pertanian-pertanian lain	33.8	37.2	42.1	48.7	62.0	70.4	93.4	126.0	167.3	185.3	217.7	227.7	172.9	203.7	278.2	306.6	Other agriculture
Perlombongan dan kuari	90.3	98.8	101.1	98.8	88.3	97.8	101.5	114.9	133.5	127.7	133.6	161.1	166.8	245.2	304.5	516.8	Mining and quarrying
Timah	21.9	20.4	20.1	16.6	13.1	23.7	11.2	24.6	26.8	21.3	6.5	6.3	4.6	4.0	5.2	55.0	Tin
Kuari	66.9	76.0	78.3	73.5	68.8	66.4	81.1	75.8	88.2	82.6	101.8	129.1	130.9	202.6	245.6	426.9	Quarrying
Galian-galian lain	1.5	2.4	2.7	8.4	6.4	7.7	9.2	14.5	18.5	23.8	25.3	25.7	31.3	38.6	53.7	34.9	Other minerals
Perkilangan	294.6	449.7	558.3	617.8	576.8	554.8	720.6	944.0	1,336.2	1,669.7	2,109.6	2,521.1	2,944.5	4,004.7	4,999.1	6,699.4	Manufacturing
Makanan, minuman dan tembakau	18.2	31.2	47.9	56.3	52.6	60.4	67.4	80.0	94.0	114.2	146.7	138.4	127.8	163.5	231.7	381.9	Food, beverages and tobacco
Kain dan pakaian	22.5	40.7	44.7	52.0	42.1	40.0	51.6	78.2	112.6	150.2	166.4	166.2	163.6	187.7	256.9	378.4	Textiles and wearing appare
Kayu dan keluaran-keluaran kayu	62.1	84.7	97.6	93.1	82.2	76.7	97.0	141.7	216.3	261.3	318.0	386.7	514.7	632.9	762.4	810.5	Wood and woods products
Percetakan, penerbitan, kertas dll.	58.0	77.7	94.0	86.6	82.4	71.0	81.2	113.0	174.4	223.7	277.6	333.0	371.7	414.6	479.6	657.8	Printing, publishing, paper, etc
Logam dan pengeluaran-pengeluaran logam	23.2	33.8	29.1	62.5	55.4	50.1	50.7	56.7	91.9	132.5	185.1	250.5	286.4	432.6	543.3	643.8	Metal and metal products
Jentera perkakas dan alat kelengkapan pengangkutan Lain-lain	16.9	30.8	31.3	46.6	35.6	33.3	49.3	66.7	111.2	161.8	235.4	332.6	423.5	587.3	775.8	857.1	Machinery, appliances and transport equipment
Pembinaan	93.7	150.8	213.7	220.7	226.5	223.3	323.4	407.7	535.8	626.0	780.4	913.7	1,056.8	1,586.1	1,949.4	2,969.9	Other manufacturing
Perdagangan am	521.6	601.6	695.5	731.9	699.7	817.2	1,142.5	1,578.5	2,114.5	2,462.8	2,820.2	3,556.7	3,941.9	4,370.6	5,552.4	8,287.1	Construction
Import, eksport dan perdagangan borong	297.0	384.1	591.8	759.3	773.4	771.1	911.2	1,064.5	1,343.7	1,482.0	1,520.7	1,414.1	1,393.0	1,545.1	2,263.1	4,592.2	General commerce
Perdagangan runcit	63.0	90.9	151.8	195.1	192.3	195.7	244.9	288.4	368.9	408.2	464.8	424.8	434.5	490.0	747.6	2,250.5	Import, export and wholesale trade
Orang-orang perseorangan <sup>1</sup>	234.0	293.2	440.0	564.2	581.1	575.4	666.3	776.1	974.8	1,073.8	1,055.9	989.3	958.5	1,055.1	1,515.5	2,341.7	Retail trade
Perumahan <sup>1</sup>	2,486.6	3,132.8	4,039.0	4,793.7	5,160.0	5,414.4	6,559.8	9,591.6	14,953.8	20,476.7	23,324.0	26,999.0	32,278.7	39,927.5	50,601.5	54,951.0	Private individuals <sup>1</sup>
Kredit penggunaan	1,072.1	1,282.6	1,542.9	1,828.8	2,075.4	2,162.5	2,333.2	2,671.0	3,365.4	4,288.9	4,962.8	6,039.2	6,466.8	7,322.3	7,421.6	6,522.0	Housing <sup>1</sup>
Lain-lain	1,202.4	1,587.9	2,141.4	2,400.8	2,145.2	2,134.8	3,007.4	5,406.5	9,717.7	13,348.8	14,313.5	15,653.2	17,802.7	23,121.8	31,956.2	43,112.2	Consumption credit
Pelbagai hal	212.1	262.3	354.7	564.1	939.4	1,117.1	1,219.2	1,514.1	1,870.7	2,839.0	4,047.7	5,306.6	8,009.2	9,483.4	11,223.7	5,316.8	Other
Pengangkutan dan penyimpanan	1,536.1	2,153.1	3,340.0	4,611.7	5,046.9	5,294.4	5,586.3	5,663.6	6,126.6	6,876.8	7,308.9	8,240.8	8,598.1	11,705.6	17,609.8	26,186.7	Miscellaneous
Harta tanah	319.0	366.0	423.1	436.8	384.6	340.0	375.4	530.4	973.9	1,391.1	1,493.0	1,435.6	1,413.3	1,820.0	2,971.3	3,470.4	Transport and storage
Perkhidmatan-perkhidmatan perniagaan	856.0	1,208.3	1,903.6	2,500.6	2,912.0	3,019.8	3,244.0	3,126.9	2,950.2	3,061.0	2,887.6	2,888.7	2,778.6	3,377.4	5,362.0	6,628.1	Real estate
Lain-lain	187.7	292.9	446.5	603.9	539.3	461.2	448.5	547.8	641.3	710.2	831.5	936.6	1,125.4	1,647.1	2,103.7	2,030.2	Business services
Jumlah pinjaman <sup>2</sup>	173.4	285.9	566.8	1,070.4	1,211.0	1,473.4	1,518.4	1,458.5	1,561.2	1,714.5	2,096.8	2,979.9	3,280.8	4,861.1	7,172.8	14,058.0	All other
Jumlah pinjaman <sup>2</sup>	5,712.0	7,424.9	10,065.1	12,325.8	13,001.4	13,550.9	15,804.8	19,868.8	27,023.2	34,126.2	38,230.5	43,776.0	50,086.7	62,752.0	82,496.7	102,545.8	Total loans <sup>2</sup>
Pinjaman-pinjaman asing	3.7	1.6	1.9	0.7	0.3	0.7	8.7	26.1	62.5	97.2	95.1	85.9	116.5	128.3	175.6	182.2	Foreign loans
Jumlah pinjaman <sup>1,2</sup>	5,715.7	7,426.5	10,067.0	12,326.5	13,001.7	13,551.6	15,804.8	19,868.8	27,023.0	34,126.2	38,230.5	43,776.0	50,086.7	62,752.0	82,496.7	102,545.8	Total loans <sup>1,2</sup>

1 Mulai November 1987, tidak termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad.

2 Data sehingga bulan November 1988 merujuk kepada pinjaman dalam negeri. Mulai Disember 1988, pinjaman asing dimasukkan ke dalam data bagi sektor yang berkenaan.

3 Mulai Jun 1997, merujuk kepada jumlah pinjaman, pinjaman asing dimasukkan ke dalam data bagi sektor yang berkenaan.

\* Data sebelum Disember 1988, merujuk kepada urusan bank yang lama.

1 As from November 1987, housing loans sold to Cagamas Berhad are excluded.

2 Data up to November 1988 refer to Domestic loans. As from December 1988, foreign loans have been included in the respective sectors.

3 As from June 1997, refers to total loan, as foreign loans have been included in the respective sectors.

\* Data prior to December 1988, refers to figures using the old banking format.