

## 2.14 Bank Saudagar: Pengelasan Pinjaman Mengikut Sektor

Merchant Bank: Classification of Loans by Sector

RM juta	Tujuan	2005				2006	Purpose	RM million
		Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.		
	Pertanian, ternakan, perhutanan dan perikanan	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	Rubber	
	Kelapa sawit	355.5	287.7	231.6	251.3	245.6	Oil Palm	
	Koko	0.0	0.0	0.0	0.0	0.0	Cocoa	
	Ternakan	19.0	19.2	19.2	19.5	15.7	Livestock	
	Perhutanan dan pembalakan	42.0	37.9	39.0	35.3	36.9	Forestry and logging	
	Perikanan	4.8	19.2	7.8	9.0	8.5	Fisheries	
	Lain-lain	21.6	19.4	21.1	19.4	19.1	Others	
	Perlombongan dan kuari	47.4	48.0	50.1	48.9	48.2	Mining and quarrying	
	Timah	0.0	0.0	0.0	0.0	0.0	Tin	
	Petroleum mentah dan gas asli	0.0	0.0	0.0	0.0	0.0	Crude petroleum and natural gas	
	Kuari	47.4	48.0	50.1	48.9	48.2	Quarrying	
	Lain-lain	0.0	0.0	0.0	0.0	0.0	Others	
	Perkilangan	1,237.3	1,182.2	1,098.2	1,050.3	1,072.0	Manufacturing	
	Pemprosesan getah dan keluaran-keluaran getah dan plastik	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	Tin	
	Pemprosesan minyak kelapa sawit	50.4	54.3	41.9	41.8	40.3	Palm oil processing	
	Makanan, minuman dan tembakau	23.6	14.5	8.5	1.5	4.5	Food, beverages and tobacco	
	Tekstil, bahan pakaian dan kulit	160.8	154.0	151.1	98.2	87.9	Textiles, wearing apparel and leather	
	Kayu dan keluaran kayu termasuk perabot	155.3	154.1	169.7	169.5	207.5	Wood and wood products, incl. furniture	
	Kertas dan keluaran-keluaran kertas	22.0	18.3	25.3	34.4	38.2	Paper and paper products	
	Peretakan dan penerbitan dan industri yang berkaitan	0.5	0.5	0.5	0.5	0.5	Printing and publishing and allied industries	
	Bahan kimia perindustrian	4.7	3.6	3.7	3.8	6.0	Industrial chemicals	
	Keluaran plastik	0.0	14.1	14.2	14.1	14.1	Plastic products	
	Barangan mineral bukan metalik	33.6	35.5	35.3	41.6	39.5	Non-metallic mineral products	
	Bahan bangunan	16.5	20.4	19.6	19.5	19.4	Building materials	
	Keluaran besi dan keluli	151.2	170.8	139.8	136.7	128.2	Iron and steel products	
	Keluaran logam	182.5	158.4	163.4	158.4	162.8	Metal products	
	Jentera (bukan elektrik)	17.5	22.4	22.3	22.2	22.0	Machinery (non-electrical)	
	Jentera dan perkakas elektrik	159.4	166.7	140.1	143.1	141.1	Electrical machinery and appliances	
	Kelengkapan pengangkutan	34.9	20.0	20.0	26.6	18.0	Transport equipment	
	Lain-lain	224.4	174.4	142.9	138.5	137.0	Others	
	Elektrik, gas dan bekalan air	417.2	275.4	235.6	168.7	217.6	Electricity, gas and water supply	
	Perdagangan borong dan runcit, restoran dan hotel	749.9	763.9	719.1	702.3	776.3	Wholesale, retail, restaurants and hotels	
	Perdagangan borong	149.7	137.0	133.4	133.9	205.8	Wholesale trade	
	Perdagangan runcit	121.7	120.2	129.0	129.3	133.9	Retail trade	
	Restoran dan hotel	478.5	506.8	456.8	439.0	436.6	Restaurants and hotels	
	Pembinaan	1,861.5	1,883.7	2,005.5	1,826.4	1,864.8	Construction	
	Kejuruteraan am	309.2	281.4	287.1	292.3	263.9	Civil engineering	
	Bangunan kilang dan perusahaan	110.7	152.7	87.8	80.9	75.0	Industrial buildings and factories	
	Infrastruktur	620.9	597.2	703.1	553.7	607.3	Infrastructure	
	Kompleks perniagaan	410.8	416.9	440.3	433.8	439.0	Commercial complexes	
	Kediaman	179.0	176.1	201.8	188.8	243.6	Residential	
	Lain-lain	230.9	259.5	285.4	277.0	236.1	Others	
	Pembelian harta kediaman	81.2	80.5	79.3	74.0	69.4	Purchase of residential property	
	< =25K	0.3	0.3	0.2	0.2	0.2	< =25K	
	> 25K to 60K	2.4	2.2	2.4	2.3	2.0	> 25K to 60K	
	> 60K to 100K	12.2	12.5	12.6	11.5	10.6	> 60K to 100K	
	> 100K to 150K	14.4	14.0	13.6	12.0	10.8	> 100K to 150K	
	> 150K to 250K	22.4	22.9	22.4	20.0	18.5	> 150K to 250K	
	> 250K	29.4	28.6	28.1	28.1	27.3	> 250K	
	Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	0.0	0.0	0.0	0.0	0.0	Housing loans sold to Cagamas <sup>1</sup>	
	Pembelian harta bukan kediaman	110.4	112.5	99.8	96.7	96.2	Purchase of non-residential property	
	Bangunan kilang dan perusahaan	10.5	10.5	9.9	9.3	8.7	Industrial buildings and factories	
	Tanah	88.5	90.7	78.5	75.9	76.0	Land	
	Kompleks perniagaan	4.7	4.6	4.7	4.8	4.9	Commercial complexes	
	Rumah kedai	6.7	6.7	6.7	6.7	6.7	Shophouses	
	Lain-lain	0.0	0.0	0.0	0.0	0.0	Others	
	Harta tanah	632.6	644.3	615.9	619.3	684.2	Real estates	
	Pengangkutan, penyimpanan dan perhubungan	263.3	353.2	405.7	395.9	368.3	Transport, storage and communication	
	Perkhidmatan kewangan, insurans dan perniagaan	307.9	313.2	328.6	314.3	155.1	Financing, insurance and business services	
	Perkhidmatan kewangan	263.9	230.2	230.4	223.9	69.6	Financial services	
	Insurans	0.0	30.0	30.0	30.0	30.0	Insurance	
	Perkhidmatan perniagaan	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.	Research and development	
	Lain-lain aktiviti perniagaan	n.a.	n.a.	n.a.	n.a.	n.a.	Other business activities	
	Kegunaan persendirian	151.3	155.6	181.8	182.6	167.8	Personal uses	
	Kad kredit	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	Purchase of consumer durable goods	
	Pembelian sekuriti	1,542.8	1,498.8	1,758.3	1,803.4	1,683.5	Purchase of securities	
	Pembelian kenderaan pengangkutan	21.8	22.0	21.8	20.7	19.5	Purchase of transport vehicles	
	Perkhidmatan sosial masyarakat dan persendirian	69.7	215.4	217.9	222.5	208.1	Community, social and personal services	
	Lain-lain	1,246.6	1,244.6	1,151.9	887.0	810.8	Others	
	<b>Jumlah pinjaman</b>	<b>9,183.8</b>	<b>9,176.7</b>	<b>9,288.4</b>	<b>8,747.6</b>	<b>8,567.6</b>	<b>Total loans</b>	
	Yang mana: Pinjaman kepada Kerajaan	5.9	5.9	5.1	13.5	13.4	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 rekursu 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.					