

# 2.13 Syarikat Kewangan: Penganalisis Pinjaman Mengikut Sektor

## Finance Companies: Classification of Loans by Sector

RM juta

RM million

Tujuan	2004				2005				Purpose
	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	
Pertanian, ternakan, perhutanan dan perikanan	567.9	582.7	508.0	483.2	493.4	134.9	140.0	138.5	Agriculture, hunting, forestry and fishing
Getah	10.0	9.7	7.5	6.4	6.6	4.4	5.5	5.7	Rubber
Kelapa sawit	113.7	119.8	92.9	89.4	91.6	33.3	34.2	31.6	Oil Palm
Koko	21.8	4.2	4.7	3.5	3.4	0.8	0.8	0.6	Cocoa
Ternakan	29.3	31.1	23.6	21.9	23.6	17.0	16.0	13.7	Livestock
Perhutanan dan pembalakan	237.6	260.8	275.8	273.7	283.4	61.3	66.8	71.1	Forestry and logging
Perikanan	27.2	27.0	19.7	13.2	12.7	3.9	3.6	3.3	Fisheries
Lain-lain	128.2	130.0	83.8	75.1	72.1	14.2	13.1	12.6	Others
Perlombongan dan kuari	96.5	90.6	67.3	59.3	44.4	19.1	17.5	15.6	Mining and quarrying
Timah	0.6	0.6	0.4	0.2	0.2	0.1	0.1	0.1	Tin
Petroleum mentah dan gas asli	9.3	9.6	5.5	4.1	4.4	2.9	2.8	2.6	Crude petroleum and natural gas
Kuari	83.3	76.0	56.6	50.9	35.9	14.8	12.5	11.8	Quarrying
Lain-lain	3.3	4.4	5.0	4.1	3.9	1.3	2.1	1.2	Others
Perkilangan	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	8.6	8.5	8.6	9.0	9.5	6.6	5.7	4.7	Rubber processing and rubber products
Timah	1.3	1.6	1.3	1.0	1.0	0.1	0.1	0.1	Tin
Pemrosesan minyak kelapa sawit	10.7	14.5	14.4	4.5	4.0	1.9	1.7	1.8	Palm oil processing
Makanan, minuman dan tembakau	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	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	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	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	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	50.8	52.2	38.6	35.9	39.7	25.4	24.2	23.4	Industrial chemicals
Keluaran plastik	240.6	247.7	207.5	192.1	213.4	125.8	115.7	103.1	Plastic products
Barangan mineral bukan metalik	125.6	127.7	76.2	58.8	57.6	15.4	14.2	13.1	Non-metallic mineral products
Bahan bangunan	71.0	72.0	38.6	30.8	30.4	9.2	8.2	7.6	Building materials
Keluaran besi dan keluli	88.1	102.0	82.8	86.6	92.4	70.7	70.5	67.0	Iron and steel products
Keluaran logam	344.1	344.7	313.3	286.0	294.3	234.6	222.1	205.1	Metal products
Jentera (bukan elektrik)	83.2	88.7	64.3	47.7	41.7	23.6	22.3	22.2	Machinery (non-electrical)
Jentera dan perkakas elektrik	117.7	124.7	93.8	84.2	86.0	45.1	42.9	39.0	Electrical machinery and appliances
Kelengkapan pengangkutan	50.4	53.4	42.6	36.5	35.8	10.0	10.7	10.6	Transport equipment
Lain-lain	348.4	356.9	214.1	179.4	187.5	82.6	72.3	73.7	Others
Elektrik, gas dan bekalan air	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	3,646.0	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	1,410.9	1,480.1	936.7	561.1	573.7	241.6	236.2	223.3	Wholesale trade
Perdagangan runcit	1,652.5	1,775.2	885.5	684.9	692.1	250.3	251.9	251.6	Retail trade
Restoran dan hotel	582.7	590.9	458.1	348.0	305.7	30.6	30.9	33.0	Restaurants and hotels
Pembinaan	4,680.6	4,763.3	3,597.9	2,708.1	2,660.5	784.8	771.1	765.3	Construction
Kejuruteraan am	832.2	873.5	562.1	498.2	486.0	101.1	96.0	91.9	Civil engineering
Bangunan kilang dan perusahaan	129.9	131.3	93.6	83.1	77.4	35.8	35.2	32.9	Industrial buildings and factories
Infrastruktur	156.2	153.5	65.1	49.4	45.0	10.4	10.0	9.0	Infrastructure
Kompleks perniagaan	963.9	962.5	734.0	552.4	547.8	102.1	98.8	98.6	Commercial complexes
Kediaman	1,171.5	1,221.4	1,017.3	561.5	560.6	243.9	238.3	238.7	Residential
Lain-lain	1,426.9	1,421.0	1,125.7	963.5	943.7	291.5	292.7	294.3	Others
Pembelian harta kediaman	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	655.7	647.8	514.5	266.4	251.1	46.5	44.8	46.8	< =25K
> 25K to 60K	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	3,904.7	3,900.9	2,769.3	1,620.3	1,615.7	186.7	180.5	165.9	> 60K to 100K
> 100K to 150K	2,477.0	2,511.0	1,987.4	1,280.1	1,284.2	110.1	106.9	92.1	> 100K to 150K
> 150K to 250K	3,344.9	3,392.3	2,911.0	1,655.4	1,660.6	126.0	121.6	110.9	> 150K to 250K
> 250K	1,522.1	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	Housing loans sold to Cagamas <sup>1</sup>
Pembelian harta bukan kediaman	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	448.0	436.8	372.9	181.0	159.4	41.3	41.1	39.6	Industrial buildings and factories
Tanah	913.8	888.5	764.4	478.4	336.7	144.1	138.6	157.6	Land
Kompleks perniagaan	813.3	795.3	726.3	436.1	493.4	50.4	49.6	49.1	Commercial complexes
Rumah kedai	1,377.8	1,342.0	1,151.9	299.1	275.2	108.6	105.9	103.2	Shophouses
Lain-lain	671.5	656.4	529.7	431.2	406.7	37.7	37.2	37.0	Others
Harta tanah	1,078.2	964.5	736.4	683.3	659.2	313.5	307.2	254.2	Real estates
Pengangkutan, penyimpanan dan perhubungan	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	1,351.9	1,370.1	943.6	688.6	679.6	224.5	193.8	186.9	Financing, insurance and business services
Perkhidmatan kewangan	219.0	223.7	217.7	153.3	144.7	18.5	18.9	17.9	Financial services
Insurans	13.9	14.3	4.5	2.9	2.9	0.3	0.3	0.3	Insurance
Perkhidmatan perniagaan	1,119.0	1,132.1	721.4	532.4	532.0	205.7	174.6	168.7	Business services
Kegunaan persendirian	1,010.5	1,150.4	1,320.9	804.7	867.0	52.8	48.9	46.1	Personal uses
Kad kredit	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	20.3	21.0	20.2	10.7	9.6	0.8	0.5	0.4	Purchase of consumer durable goods
Pembelian sekuriti	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	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	1,044.2	1,092.8	673.6	515.4	503.1	161.2	163.9	150.3	Community, social and personal services
Lain-lain	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>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	6.9	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. Berkkuatkuasa 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.

**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
Per lombongan 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 apparel
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	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
Lain-lain	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
Pembinaan	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
Perdagangan am	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
Import, eksport dan perdagangan borong	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
Perdagangan runcit	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
Orang-orang perseorangan <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>
Perumahan <sup>1</sup>	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>
Kredit penggunaan	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
Lain-lain	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
Pelbagai hal	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
Pengangkutan dan penyimpanan	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
Harta tanah	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
Perkhidmatan-perkhidmatan perniagaan	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
Lain-lain	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.