

# 2.12.1 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor

## Commercial Banks: Classification of Loans by Sector

RM juta

RM million

Tujuan	2006			2007			Purpose
	Jun./Jun.	Sep./Sep.	Dis./Dec.	Mac./Mar.	Jun./Jun.	Sep./Sep.	
Pembelian sekuriti	19,068.9	18,784.1	18,618.9	19,124.2	21,267.5	38,881.1	Purchase of securities
Pembelian kenderaan pengangkutan	100,171.6	102,095.7	102,587.8	103,512.9	103,866.2	105,662.2	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	Purchase of residential property
< =25K	1,402.1	1,334.1	1,283.3	1,249.4	1,495.0	1,463.3	< =25K
> 25K hingga 60K	11,663.1	11,606.2	11,574.0	11,400.6	11,279.9	11,156.1	> 25K to 60K
> 60K hingga 100K	22,929.2	22,922.8	22,931.0	22,729.8	22,647.1	22,456.3	> 60K to 100K
> 100K hingga 150K	27,154.1	27,452.5	27,658.1	27,651.8	27,903.0	28,012.7	> 100K to 150K
> 150K hingga 250K	45,318.9	46,550.9	47,542.9	48,240.1	45,943.5	46,694.1	> 150K to 250K
> 250K	46,977.9	48,974.5	50,797.1	52,746.3	57,360.3	60,672.7	> 250K
Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	528.2	516.1	504.0	841.5	826.7	964.7	Housing loans sold to Cagamas <sup>1</sup>
Pembelian harta bukan kediaman	43,446.2	44,841.4	45,608.0	47,297.9	49,325.0	52,140.6	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	Industrial buildings and factories
Tanah	7,518.8	7,754.2	7,943.7	8,124.6	8,440.2	9,012.2	Land
Kompleks perniagaan	5,085.6	5,199.4	5,172.3	5,497.7	5,699.5	6,198.6	Commercial complexes
Rumah kedai	19,984.8	20,730.7	21,333.0	21,959.6	22,736.5	23,860.6	Shophouses
Lain-lain	4,515.6	4,719.0	4,675.3	4,952.1	5,417.6	5,652.7	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	Purchase of fixed assets other than land and building
Kegunaan persendirian	21,057.6	21,707.1	23,156.9	23,867.2	24,802.2	25,949.9	Personal use
Kad kredit	17,450.1	18,746.4	19,912.0	19,941.7	21,126.8	21,604.4	Credit card
Pembelian barangan pengguna	223.6	216.8	201.2	207.1	222.4	238.6	Purchase of consumer durables
Pembinaan	15,742.1	16,736.5	15,980.5	15,936.0	14,675.5	14,574.5	Construction
Modal kerja	168,096.6	167,924.3	166,709.2	171,245.3	176,365.9	178,400.3	Working capital
Tujuan lain	27,302.4	27,656.8	26,020.7	23,287.6	22,898.8	23,495.9	Other purpose
<b>Jumlah Pinjaman</b>	<b>572,130.8</b>	<b>582,109.1</b>	<b>585,506.1</b>	<b>594,037.0</b>	<b>606,839.9</b>	<b>637,542.3</b>	<b>Total Loans</b>
<b>Sektor<sup>2</sup></b>							<b>Sectors<sup>2</sup></b>
Pertanian primer	11,766.0	12,420.4	13,080.7	12,961.9	13,229.7	13,898.3	Primary agriculture
Getah	252.3	187.5	133.1	183.6	208.9	284.7	Rubber
Kelapa sawit	6,603.5	7,062.0	7,569.1	7,443.4	7,578.4	7,947.6	Oil Palm
Koko	44.5	23.5	33.2	32.7	32.4	24.9	Cocoa
Teranakan	919.2	922.0	882.5	948.5	941.1	953.9	Livestock
Perhutanan dan pembalakan	1,811.0	1,911.3	1,956.9	1,890.9	2,032.6	2,146.4	Forestry and logging
Perikanan	302.9	332.9	350.5	392.2	421.7	430.4	Fisheries
Lain-lain	1,832.5	1,981.2	2,155.4	2,070.7	2,014.7	2,110.4	Others
Perombongan dan kuari	1,426.9	1,517.4	1,327.9	1,372.0	1,478.9	1,305.9	Mining and quarrying
Timah	63.1	62.8	7.4	64.8	66.7	64.8	Tin
Petroleum mentah dan gas asli	201.1	413.7	257.3	303.8	670.2	521.0	Crude petroleum and natural gas
Kuari	1,141.0	1,015.9	1,032.3	979.1	705.5	688.6	Quarrying
Lain-lain	21.6	25.0	30.8	24.3	36.6	31.5	Others
Perkilangan	63,776.0	65,773.9	65,239.3	67,938.4	70,072.3	71,957.3	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	Manufacture of rubber and plastic products
Timah	36.9	94.8	59.4	35.5	85.1	79.1	Tin
Makanan, minuman dan tembakau	8,182.9	8,527.3	8,564.7	9,284.3	9,347.3	10,354.1	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	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	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabut	5,558.4	5,877.6	5,902.3	6,026.5	6,331.0	6,326.4	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	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	1,953.3	1,986.0	1,883.5	1,948.7	2,025.7	2,040.9	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	Industrial chemicals
Barangan mineral bukan metalik	3,118.0	3,030.7	3,028.1	2,949.3	3,180.5	3,175.2	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	Iron and steel products
Keluaran logam	4,721.1	5,074.4	5,288.2	5,384.7	5,644.7	5,911.0	Metal products
Jentera (bukan elektrik)	1,791.4	1,979.6	1,927.9	2,040.8	2,141.8	2,141.3	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	Electrical machinery and appliances
Kelengkapan pengangkutan	2,302.5	2,343.0	2,351.1	2,209.1	2,459.9	2,753.8	Transport equipment
Lain-lain	7,728.3	8,055.1	7,798.4	8,744.0	8,952.1	8,960.1	Others
Elektrik, gas dan bekalan air	5,230.8	5,252.8	4,605.1	4,625.9	3,393.2	3,502.7	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	Wholesale, retail, restaurants and hotels
Perdagangan borong	30,641.9	31,710.7	31,636.0	0.0	31,078.7	32,688.1	Wholesale trade
Perdagangan runcit	16,591.8	15,209.8	15,493.6	15,646.1	15,790.1	17,011.7	Retail trade
Restoran dan hotel	4,766.6	4,632.6	5,014.9	5,207.3	5,123.8	5,040.8	Restaurants and hotels
Pembinaan	29,136.6	29,675.8	29,654.3	29,763.0	30,244.5	30,701.1	Construction
Kejuruteraan am	8,218.4	8,326.8	8,389.0	8,392.9	8,956.5	9,293.4	Civil engineering
Bangunan kilang dan perusahaan	797.4	854.6	945.6	978.8	994.5	975.4	Industrial buildings and factories
Infrastruktur	2,464.2	2,358.2	2,120.3	2,217.8	2,014.6	2,035.5	Infrastructure
Kompleks perniagaan	2,962.0	3,103.1	2,992.3	3,223.1	3,434.2	3,427.5	Commercial complexes
Kediaman	7,096.8	7,435.4	7,822.5	7,761.9	7,691.4	7,621.9	Residential
Lain-lain	7,597.8	7,597.6	7,384.6	7,188.5	7,153.3	7,347.5	Others
Harta tanah	16,194.0	16,468.1	16,110.0	16,431.0	16,831.2	17,953.0	Real estate
Pengangkutan, penyimpanan dan perhubungan	10,660.9	10,870.4	11,128.8	10,960.2	13,659.7	31,038.1	Transport, storage and communication
Perkhidmatan kewangan, insurans dan pemiagaan	34,492.9	33,611.3	33,142.8	35,388.2	37,660.8	35,985.1	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	Financial intermediation
Perkhidmatan pemiagaan	2,478.4	2,148.5	1,850.4	1,806.0	2,141.7	1,059.0	Business activities
Penyelidikan dan pembangunan	17.7	38.4	16.2	18.4	66.8	95.0	Research and development
Lain-lain aktiviti pemiagaan	10,320.0	10,477.3	11,822.8	13,576.6	14,558.1	15,891.5	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	Education, health & others
Sektor isi rumah <sup>3</sup>	318,483.2	326,217.6	332,264.5	336,118.9	341,598.0	350,357.5	Household sector <sup>3</sup>
Sektor lain	23,130.1	22,674.5	20,885.3	20,515.7	20,126.9	19,474.4	Other sector <sup>4</sup>

Note: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.  
 Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isi rumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isi rumah akan dirujukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isi rumah = Pinjaman mengikut tujuan (jumlah pinjaman)).  
 Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual III.12 (sila rujuk nota untuk Jadual II.7a-10a, II.19a dalam Glossary 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 rekursa telah dimasukkan ke dalam pecahan sektor untuk pembelian harta kediaman.

2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

3 Sektor isi rumah = Jumlah tujuan pinjaman mengikut tujuan kepada isi rumah.

4 Pinjaman kepada pemiagaan individu.

Note: 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 (MSIC) 2000.

3 Household sector = total loans by purpose to households.

4 Loans to individual businesses.