

# 2.14 Bank Saudagar: Pengelasan Pinjaman Mengikut Sektor

Merchant Bank: Classification of Loans by Sector

Tujuan	2003			2004			2005			2006			Purpose
	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.		
Pertanian, tanaman, perhutanan dan perikanan	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	Rubber	
Kelapa sawit	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	Cocoa	
Teranakan	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	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	4.8	19.2	7.8	9.0	8.5	Fisheries	
Lain-lain	19.1	19.4	19.1	22.3	21.9	19.4	21.6	19.4	21.1	19.4	19.1	Others	
Per lombong dan kuari	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	Tin	
Petroleum mentah dan gas asli	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	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	Others	
Perkilangan	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	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	Tin	
Pemrosesan minyak kelapa sawit	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	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	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 perabut	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	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	
Percetakan dan penerbitan dan industri yang berkaitan	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	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	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	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	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	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	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)	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	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	13.5	13.7	13.9	14.2	34.4	34.7	34.9	20.0	20.0	26.6	18.0	Transport equipment	
Lain-lain	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	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	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	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	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	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	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	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	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	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	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	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	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	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	0.6	0.5	0.5	0.5	0.4	0.4	0.3	0.3	0.2	0.2	0.2	< =25K	
> 25K to 60K	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	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	13.9	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	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	23.3	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 <sup>1</sup>	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 <sup>1</sup>	
Pembelian harta bukan kediaman	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	0.0	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	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	4.4	4.4	4.5	4.6	4.6	4.7	4.7	4.6	4.7	4.8	4.9	Commercial complexes	
Rumah kedai	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Others	
Harta tanah	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	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	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	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	30.0	30.0	30.0	30.0	Insurance	
Aktiviti penyewaan dan perniagaan	101.6	97.9	104.0	85.8	58.2	43.8	44.0	53.1	68.3	60.4	55.5	Renting and business activities	
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.	Research and development	
Aktiviti perniagaan lain	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	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	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	Purchase of consumer durable goods	
Pembelian sekuriti	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	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	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	1,498.5	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	
<b>Jumlah pinjaman</b>	<b>11,733.3</b>	<b>11,042.9</b>	<b>10,801.7</b>	<b>10,446.5</b>	<b>9,941.4</b>	<b>9,433.4</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	9.5	9.2	9.0	8.9	8.6	5.9	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 penghapiran angka.

Nota: 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. Berkualifikasi 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