

# 2.12 Bank Perdagangan: Pengkelasan Pinjaman Mengikut Sektor

## Commercial Banks: Classification of Loans by Sector

Tujuan	2005				2006	Purpose
	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	
Pertanian, ternakan, perhutanan dan perikanan	9,941.0	10,652.1	11,077.2	10,505.9	10,966.7	Agriculture, hunting, forestry and fishing
Getah	255.5	322.4	252.2	264.5	262.0	Rubber
Kelapa sawit	6,226.2	6,600.8	7,158.8	6,732.2	6,958.3	Oil Palm
Koko	53.1	51.4	63.9	63.0	61.7	Cocoa
Ternakan	1,115.4	1,067.8	1,130.1	1,079.2	1,100.0	Livestock
Perhutanan dan pembalakan	1,263.5	1,498.3	1,494.4	1,375.0	1,482.1	Forestry and logging
Perikanan	238.7	246.2	250.6	251.3	260.5	Fisheries
Lain-lain	788.5	865.2	727.2	740.9	842.2	Others
Perombongan dan kuari	835.1	838.0	729.8	746.0	947.7	Mining and quarrying
Timah	25.6	25.3	22.1	35.4	27.2	Tin
Petroleum mentah dan gas asli	190.4	173.2	154.3	165.8	167.3	Crude petroleum and natural gas
Kuari	516.9	536.9	534.0	522.3	732.9	Quarrying
Lain-lain	102.2	102.5	19.4	22.6	20.4	Others
Perkilangan	59,417.2	60,408.1	59,598.4	58,705.3	60,609.3	Manufacturing
Pemprosesan getah dan keluaran-keluaran getah	747.2	664.8	970.2	986.0	1,350.0	Rubber processing and rubber products
Timah	222.1	205.1	203.4	201.5	144.2	Tin
Pemprosesan minyak kelapa sawit	2,087.6	2,094.2	2,064.8	2,097.3	2,374.6	Palm oil processing
Makanan, minuman dan tembakau	5,199.5	5,347.6	5,212.7	5,045.2	5,197.1	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	4,433.0	4,811.5	4,316.9	4,502.3	4,302.9	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabot	5,667.4	5,698.6	5,811.9	5,492.4	5,541.0	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	1,970.7	2,008.9	1,935.1	1,963.8	2,005.0	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	1,783.8	1,824.5	1,854.3	1,880.0	2,049.5	Printing and publishing and allied industries
Bahan kimia perindustrian	2,618.4	2,586.9	2,328.7	2,553.7	2,636.6	Industrial chemicals
Keluaran plastik	3,051.1	3,361.2	3,130.3	3,246.0	3,350.0	Plastic products
Barangan mineral bukan metalik	3,547.7	3,394.2	3,538.4	3,395.9	3,324.5	Non-metallic mineral products
Bahan bangunan	1,719.6	1,752.5	1,815.6	1,767.1	1,739.7	Building materials
Keluaran besi dan keluli	6,058.9	5,885.3	5,662.0	5,521.4	5,407.9	Iron and steel products
Keluaran logam	4,043.3	4,097.1	4,281.5	4,290.3	4,562.6	Metal products
Jentera (bukan elektrik)	908.4	1,030.6	1,118.7	1,082.6	1,155.6	Machinery (non-electrical)
Jentera dan perkakas elektrik	4,930.2	5,043.5	4,789.3	4,593.5	4,618.1	Electrical machinery and appliances
Kelengkapan pengangkutan	2,497.7	2,760.6	2,642.9	2,737.7	2,622.2	Transport equipment
Lain-lain	7,930.5	7,840.8	7,921.5	7,348.8	8,227.7	Others
Elektrik, gas dan bekalan air	4,775.3	4,747.1	4,935.8	4,469.0	4,610.8	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	41,677.1	44,229.9	45,740.6	45,842.4	46,449.0	Wholesale, retail, restaurants and hotels
Perdagangan borong	25,199.9	26,398.5	26,809.9	26,992.9	26,935.1	Wholesale trade
Perdagangan runcit	12,458.4	13,627.2	14,716.8	14,443.1	15,196.0	Retail trade
Restoran dan hotel	4,018.8	4,204.1	4,213.9	4,406.4	4,317.9	Restaurants and hotels
Pembinaan	25,538.0	27,450.6	27,386.4	27,394.4	27,703.0	Construction
Kejuruteraan am	6,582.2	7,163.9	7,232.4	7,257.3	7,334.7	Civil engineering
Bangunan kilang dan perusahaan	897.5	947.4	932.8	891.5	887.1	Industrial buildings and factories
Infrastruktur	2,943.9	2,895.7	2,788.2	2,899.7	2,715.4	Infrastructure
Kompleks perniagaan	2,580.0	2,937.0	3,215.5	2,861.6	2,894.5	Commercial complexes
Kediaman	6,746.4	7,024.1	7,072.1	7,355.7	7,714.1	Residential
Lain-lain	5,788.0	6,482.6	6,145.3	6,128.5	6,157.2	Others
Pembelian harta kediaman	129,662.8	139,295.4	143,475.4	147,785.3	152,271.4	Purchase of residential property
<=25K	1,794.2	2,004.5	2,100.9	2,423.6	2,777.5	<=25K
> 25K to 60K	9,903.9	11,094.6	11,217.2	11,316.8	11,650.5	> 25K to 60K
> 60K to 100K	21,256.6	22,820.6	22,994.5	23,140.1	23,525.8	> 60K to 100K
> 100K to 150K	23,902.8	25,513.1	26,030.4	26,631.4	27,641.2	> 100K to 150K
> 150K to 250K	34,672.0	37,169.5	38,347.5	39,381.6	38,581.4	> 150K to 250K
> 250K	38,133.4	40,693.1	42,784.9	44,891.9	48,095.1	> 250K
Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	579.1	571.6	555.0	544.1	535.9	Housing loans sold to Cagamas <sup>1</sup>
Pembelian harta bukan kediaman	30,005.0	32,305.6	33,482.5	34,640.1	35,504.3	Purchase of non-residential property
Bangunan kilang dan perusahaan	4,426.3	4,710.8	4,790.1	4,856.0	4,811.4	Industrial buildings and factories
Tanah	4,267.1	4,519.6	4,650.8	5,000.2	5,119.2	Land
Kompleks perniagaan	3,411.5	3,920.7	4,087.8	4,175.8	4,294.8	Commercial complexes
Rumah kedai	15,355.4	16,080.9	16,731.2	17,304.3	17,900.8	Shophouses
Lain-lain	2,544.7	3,073.6	3,222.6	3,303.9	3,378.0	Others
Harta tanah	12,590.7	13,177.2	13,409.9	13,810.5	13,763.0	Real estates
Pengangkutan, penyimpanan dan perhubungan	7,996.4	8,522.9	9,992.4	10,052.6	9,817.5	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	30,592.7	29,968.3	29,782.0	29,641.9	31,938.4	Financing, insurance and business services
Perkhidmatan kewangan	21,597.5	21,071.7	20,152.9	20,333.8	21,810.1	Financial services
Insurans	108.4	99.4	115.9	136.9	158.4	Insurance
Aktiviti penyewaan dan perniagaan	8,886.8	8,797.2	9,513.1	9,234.0	9,969.9	Renting and business activities
Kegunaan persendirian	16,557.3	18,105.3	19,056.1	19,689.6	20,389.4	Personal uses
Kad kredit	12,999.9	15,023.7	15,680.4	16,692.9	16,818.5	Credit cards
Pembelian barangan pengguna	296.7	294.8	293.1	273.3	255.7	Purchase of consumer durable goods
Pembelian sekuriti	17,193.1	17,777.6	18,245.2	19,015.3	19,431.3	Purchase of securities
Pembelian kenderaan pengangkutan	41,652.2	64,195.5	67,797.7	70,490.6	87,732.1	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	4,736.2	5,648.1	5,445.9	5,354.0	5,451.3	Community, social and personal services
Lain-lain	9,532.6	10,102.1	10,076.1	11,118.4	12,547.8	Others
<b>Jumlah pinjaman</b>	<b>456,578.2</b>	<b>503,313.7</b>	<b>516,759.7</b>	<b>526,771.5</b>	<b>557,742.9</b>	<b>Total loans</b>
Yang mana: Pinjaman kepada Kerajaan	4,558.3	4,894.2	3,899.7	3,409.8	3,141.8	Of which: Loans to Government

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

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