

# 2.14 Bank Saudagar: Pengkelasan Pinjaman Mengikut Sektor

## Merchant Bank: Classification of Loans by Sector

Tujuan	2005				2006	Purpose
	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
Pemrosesan getah dan keluaran-keluaran getah	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
Pemrosesan 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 perabut	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
Percetakan 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
Aktiviti penyewaan dan perniagaan	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.	Research and development
Aktiviti perniagaan lain	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.  
<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