

2.12 Bank Perdagangan: Pengkelasan Pinjaman Mengikut Sektor

Commercial Banks: Classification of Loans by Sector

RM juta

RM million

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	
Infrastuktur	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	37,169.5	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 ¹	579.1	571.6	555.0	544.1	535.9	Housing loans sold to Cagamas ¹	
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	
Jumlah pinjaman	456,578.2	503,313.7	516,759.7	526,771.5	557,742.9	Total loans	
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.
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 rekursu telah dimasukkan ke dalam pecahan sektor untuk pembelian harta kediaman.

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