

2.12.1 Bank Perdagangan: Pengelasan Pinjaman Mengikut Sektor

Commercial Banks: Classification of Loans by Sector

RM juta	Tujuan	2006			2007		Purpose	RM million
		Jun./Jun.	Sep./Sep.	Dis./Dec.	Mac./Mar.	Jun./Jun.		
		Pembelian sekuriti	19,068.9	18,784.1	18,618.9	19,124.2		
Pembelian kenderaan pengangkutan	100,171.6	102,095.7	102,580.1	103,512.9	103,865.6	Purchase of transport vehicles		
Pembelian harta kediaman	155,445.4	158,841.0	161,796.4	164,018.0	166,628.8	Purchase of residential property		
< =25K	1,402.1	1,334.1	1,283.3	1,249.4	1,495.0	< =25K		
> 25K hingga 60K	11,663.1	11,606.2	11,574.0	11,400.6	11,279.9	> 25K to 60K		
> 60K hingga 100K	22,929.2	22,922.8	22,931.0	22,729.8	22,647.1	> 60K to 100K		
> 100K hingga 150K	27,154.1	27,452.5	27,658.1	27,651.8	27,903.0	> 100K to 150K		
> 150K hingga 250K	45,318.9	46,550.9	47,542.9	48,240.1	45,943.5	> 150K to 250K		
> 250K	48,977.9	48,974.5	50,797.1	52,746.3	57,360.3	> 250K		
Pinjaman perumahan yang dijual kepada Cagamas ¹	528.2	516.1	504.0	841.5	826.7	Housing loans sold to Cagamas ¹		
Pembelian harta bukan kediaman	43,446.2	44,841.4	45,608.0	47,297.9	49,325.0	Purchase of non-residential property		
Bangunan kilang dan perusahaan	6,341.4	6,438.2	6,483.8	6,763.9	7,031.3	Industrial buildings and factories		
Tanah	7,518.8	7,754.2	7,943.7	8,124.6	8,440.2	Land		
Kompleks perniagaan	5,085.6	5,199.4	5,172.3	5,497.7	5,699.5	Commercial complexes		
Rumah kedai	19,984.8	20,730.7	21,333.0	21,959.6	22,736.5	Shophouses		
Lain-lain	4,515.6	4,719.0	4,675.3	4,952.1	5,417.6	Others		
Pembelian aset tetap selain tanah dan bangunan	3,598.2	4,043.0	4,418.3	4,757.7	4,834.2	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	Personal use		
Kad kredit	17,450.1	18,746.4	19,912.0	19,941.7	21,126.8	Credit card		
Pembelian barangan pengguna	223.6	216.8	201.2	207.1	222.4	Purchase of consumer durables		
Pembinaan	15,742.1	16,736.5	16,303.0	15,949.4	14,675.5	Construction		
Modal kerja	168,096.6	167,924.3	166,357.1	171,245.3	176,371.7	Working capital		
Tujuan lain	27,302.4	27,656.8	26,013.3	23,274.2	22,893.0	Other purpose		
Jumlah Pinjaman	572,130.8	582,109.1	585,459.2	594,037.0	606,839.3	Total Loans		
	Sektor²					Sectors²		
Pertanian primer	11,766.0	12,420.4	12,765.5	12,961.9	13,229.7	Primary agriculture		
Getah	252.3	187.5	133.1	183.6	208.9	Rubber		
Kelapa sawit	6,603.5	7,062.0	7,254.0	7,443.4	7,578.4	Oil Palm		
Koko	44.5	23.5	33.2	32.7	32.4	Cocoa		
Ternakan	919.2	922.0	882.5	948.5	941.1	Livestock		
Perhutanan dan pembalakan	1,811.0	1,911.3	1,956.9	1,890.9	2,032.6	Forestry and logging		
Perikanan	302.9	332.9	350.5	392.2	421.7	Fisheries		
Lain-lain	1,832.5	1,981.2	2,155.4	2,070.7	2,014.7	Others		
Perombongan dan kuari	1,426.9	1,517.4	1,327.9	1,372.0	1,478.9	Mining and quarrying		
Timah	63.1	62.8	7.4	64.8	66.7	Tin		
Petroleum mentah dan gas asli	201.1	413.7	257.3	303.8	670.2	Crude petroleum and natural gas		
Kuari	1,141.0	1,015.9	1,032.3	979.1	705.5	Quarrying		
Lain-lain	21.6	25.0	30.8	24.3	36.6	Others		
Perkilangan	63,776.0	65,773.9	65,237.4	67,938.4	70,072.3	Manufacturing		
Pemrosesan getah dan keluaran-keluaran getah & plastik	6,886.1	7,291.8	7,222.3	7,430.3	7,442.4	Manufacture of rubber and plastic products		
Timah	36.9	94.8	59.4	35.5	85.1	Tin		
Makanan, minuman dan tembakau	8,182.9	8,527.3	8,564.6	9,284.3	9,347.3	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	of which: Palm oil processing		
Tekstil, bahan pakaian dan kulit	4,321.4	4,056.9	4,206.8	3,735.1	3,755.3	Textiles, wearing apparel and leather		
Kayu dan keluaran kayu termasuk perabot	5,558.4	5,877.6	5,902.2	6,026.5	6,331.0	Wood and wood products, incl. furniture		
Kertas dan keluaran-keluaran kertas	2,015.6	2,051.5	2,085.5	2,617.5	2,759.2	Paper and paper products		
Pencetakan dan penerbitan dan industri yang berkaitan	1,953.3	1,986.0	1,833.1	1,948.7	2,025.7	Printing and publishing and allied industries		
Bahan kimia perindustrian	5,087.2	5,223.7	4,868.6	5,382.8	5,509.2	Industrial chemicals		
Barangan mineral bukan metalik	3,118.0	3,030.7	3,028.1	3,049.3	3,180.5	Non-metallic mineral products		
Keluaran besi dan keluli	5,548.2	5,694.3	6,157.2	6,332.4	6,714.9	Iron and steel products		
Keluaran logam	4,721.1	5,074.4	5,287.7	5,384.7	5,644.7	Metal products		
Jentera (bukan elektrik)	1,791.4	1,979.6	1,927.8	2,040.8	2,141.8	Machinery (non-electrical)		
Jentera dan perkakas elektrik	4,524.9	4,487.2	3,891.7	3,817.0	3,723.1	Electrical machinery and appliances		
Kelengkapan pengangkutan	2,302.5	2,343.0	2,351.1	2,209.1	2,459.9	Transport equipment		
Lain-lain	5,639.6	5,777.7	5,249.6	6,180.6	5,876.3	Others		
Elektrik, gas dan bekalan air	5,230.8	5,252.8	4,605.1	4,625.9	3,393.2	Electricity, gas and water supply		
Perdagangan borong dan runcit, restoran dan hotel	52,000.3	51,553.2	52,144.3	51,579.4	51,992.7	Wholesale, retail, restaurants and hotels		
Perdagangan borong	30,641.9	31,710.7	31,635.9	0.0	31,078.7	Wholesale trade		
Perdagangan runcit	16,591.8	15,209.8	15,493.4	15,646.1	15,790.1	Retail trade		
Restoran dan hotel	4,766.6	4,632.6	5,014.9	5,207.3	5,123.8	Restaurants and hotels		
Pembinaan	29,136.6	29,675.8	29,969.1	29,763.0	30,244.5	Construction		
Kejuruteraan am	8,218.4	8,326.8	8,399.0	8,392.9	8,950.5	Civil engineering		
Bangunan kilang dan perusahaan	797.4	854.6	945.6	976.8	994.5	Industrial buildings and factories		
Infrastruktur	2,464.2	2,358.2	2,120.2	2,217.8	2,014.6	Infrastructure		
Kompleks perniagaan	2,962.0	3,103.1	2,992.3	3,223.1	3,434.2	Commercial complexes		
Kediaman	7,096.8	7,435.4	8,137.6	7,761.9	7,691.4	Residential		
Lain-lain	7,597.8	7,597.6	7,384.4	7,188.5	7,153.3	Others		
Harta tanah	16,194.0	16,468.1	16,110.0	16,431.0	16,831.2	Real estate		
Pengangkutan, penyimpanan dan perhubungan	10,660.9	10,870.4	11,128.6	10,960.2	13,659.7	Transport, storage and communication		
Perkhidmatan kewangan, insurans dan perniagaan	34,492.9	33,611.3	33,105.8	35,388.2	37,660.8	Financing, insurance and business services		
Perkhidmatan kewangan	21,676.7	20,947.1	19,003.4	19,987.2	20,894.3	Financial intermediation		
Perkhidmatan perniagaan	2,478.4	2,148.5	1,850.3	1,806.0	2,141.7	Business activities		
Penyelidikan dan pembangunan	17.7	38.4	16.2	18.4	66.8	Research and development		
Lain-lain aktiviti perniagaan	10,320.0	10,477.3	12,235.8	13,576.6	14,558.1	Other business activities		
Pendidikan, kesihatan dan lain-lain	5,785.6	6,073.8	5,922.8	6,382.3	6,552.0	Education, health & others		
Sektor isirumah ³	320,777.8	328,280.9	334,413.9	338,131.6	343,977.2	Household sector ³		
Sektor lain t.d.d.]	20,883.0	20,611.2	18,729.0	18,503.0	17,747.1	Other sector n.e.c.		

Note: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghapiran angka.

Berkuatkuasa April 2006, berikut daripada pengelasan semula Sistem Statistik Institusi Perbankan (FIS), pinjaman/pembayaran mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = 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 Glosiar 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 rekurs 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 isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah, t.d.d. tidak diklasifikasikan di tempat lain.

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 (FIS), 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 sector/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.

n.e.c. not elsewhere classified.