

# 2.12.1

## Bank Perdagangan: Pengkelasan 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	20,044.5	Purchase of securities	
	Pembelian kenderaan pengangkutan	100,171.6	102,182.1	102,580.1	103,512.9	103,865.6	Purchase of transport vehicles	
	Pembelian harta kediaman	155,445.4	158,841.0	161,786.4	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	46,977.9	48,974.5	50,797.1	52,746.3	57,360.3	> 250K	
	Pinjaman perumahan yang dijual kepada Cagamas <sup>1</sup>	528.2	516.1	504.0	841.5	826.7	Housing loans sold to Cagamas <sup>1</sup>	
	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	3,956.5	4,228.0	4,757.7	4,834.2	Purchase of fixed assets other than land and building	
	Kegunaan persendirian	21,057.6	21,707.1	23,157.0	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	15,756.9	16,736.5	15,700.0	15,949.4	14,687.0	Construction	
	Modal kerja	168,168.9	167,960.3	163,977.7	171,245.3	177,594.7	Working capital	
	Tujuan lain	27,215.2	27,620.7	29,180.9	23,274.2	22,881.5	Other purpose	
	<b>Jumlah Pinjaman</b>	<b>572,130.8</b>	<b>582,109.1</b>	<b>585,454.2</b>	<b>594,037.0</b>	<b>606,839.3</b>	<b>Total Loans</b>	
	<b>Sektor<sup>2</sup></b>						<b>Sectors<sup>2</sup></b>	
	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	
	Petrolia 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	65,232.3	67,938.4	70,072.3	Manufacturing	
	Pemprosesan 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	2,088.7	2,277.4	2,548.7	2,563.5	3,075.9	Food, beverages and tobacco	
	yang mana: Pemprosesan minyak kelapa sawit	8,182.9	8,527.3	8,564.6	9,284.3	9,347.3	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	2,088.5	2,617.5	2,759.2	Paper and paper products	
	Percetakan dan penerbitan dan industri yang berkaitan	1,953.3	1,986.0	1,883.1	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	2,949.3	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	5,244.5	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	8,389.0	8,392.9	8,956.5	Civil engineering	
	Bangunan kilang dan perusahaan	797.4	854.6	945.6	978.8	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 <sup>3</sup>	320,777.8	328,280.9	334,413.9	338,131.6	343,977.2	Household sector <sup>3</sup>	
	Sektor lain t.d.d.l	20,883.0	20,611.2	18,729.0	18,503.0	17,747.1	Other sector n.e.c.	

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

Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan perniagaan 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 Glosari 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.l. tidak diklasifikasikan di tempat lain.

Nota: 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 (FISS), 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 sectors/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.