

2.14 Bank Saudagar: Pengkelasan Pinjaman Mengikut Sektor

Merchant Bank: Classification of Loans by Sector

Tujuan	2003		2004				2005				2006	Purpose
	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	Jun/Jun.	Sep/Sep.	Dis./Dec.	Mac/Mar.	
Pertanian, ternakan, perhutanan dan perikanan	679.2	652.3	642.1	552.8	533.9	445.5	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	0.0	0.0	0.0	0.0	0.0	0.0	Rubber
Kelapa sawit	631.9	600.3	591.1	461.9	444.8	363.7	355.5	287.7	231.6	251.3	245.6	Oil Palm
Koko	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Cocoa
Ternakan	12.3	17.2	16.8	16.7	15.9	15.8	19.0	19.2	19.2	19.5	15.7	Livestock
Perhutanan dan pembalakan	15.8	15.4	15.0	52.0	51.3	46.6	42.0	37.9	39.0	35.3	36.9	Forestry and logging
Perikanan	0.0	0.0	0.0	0.0	0.0	0.0	4.8	19.2	7.8	9.0	8.5	Fisheries
Lain-lain	19.1	19.4	19.1	22.3	21.9	19.4	21.6	19.4	21.1	19.4	19.1	Others
Perombongan dan kuari	53.2	47.7	44.7	44.7	44.5	47.4	47.4	48.0	50.1	48.9	48.2	Mining and quarrying
Timah	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	Crude petroleum and natural gas
Kuari	53.2	47.7	44.7	44.7	44.5	47.4	47.4	48.0	50.1	48.9	48.2	Quarrying
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Others
Perkilangan	1,701.5	1,667.9	1,583.5	1,576.5	1,368.6	1,295.2	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	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	Tin
Pemrosesan minyak kelapa sawit	75.0	50.9	49.3	60.6	53.1	50.5	50.4	54.3	41.9	41.8	40.3	Palm oil processing
Makanan, minuman dan tembakau	6.5	5.8	1.4	1.4	4.4	13.5	23.6	14.5	8.5	1.5	4.5	Food, beverages and tobacco
Tekstil, bahan pakaian dan kulit	223.7	222.9	223.3	219.0	216.2	161.0	160.8	154.0	151.1	98.2	87.9	Textiles, wearing apparel and leather
Kayu dan keluaran kayu termasuk perabot	142.9	143.2	142.5	144.7	138.7	135.3	155.3	154.1	169.7	169.5	207.5	Wood and wood products, incl. furniture
Kertas dan keluaran-keluaran kertas	28.1	42.2	31.8	28.8	27.3	25.5	22.0	18.3	25.3	34.4	38.2	Paper and paper products
Percetakan dan penerbitan dan industri yang berkaitan	19.0	15.2	23.1	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	Printing and publishing and allied industries
Bahan kimia perindustrian	55.8	53.1	42.3	3.3	54.6	34.7	4.7	3.6	3.7	3.8	6.0	Industrial chemicals
Keluaran plastik	5.7	5.7	12.7	13.6	16.9	18.8	0.0	14.1	14.2	14.1	14.1	Plastic products
Barangan mineral bukan metalik	552.7	547.6	473.9	424.1	98.4	86.6	33.6	35.5	35.3	41.6	39.5	Non-metallic mineral products
Bahan bangunan	42.0	35.5	34.5	29.3	28.9	22.3	16.5	20.4	19.6	19.5	19.4	Building materials
Keluaran besi dan keluli	124.7	124.3	125.0	119.9	121.5	118.4	151.2	170.8	139.8	136.7	128.2	Iron and steel products
Keluaran logam	194.7	190.6	192.7	186.3	187.9	180.2	182.5	158.4	163.4	158.4	162.8	Metal products
Jentera (bukan elektrik)	22.7	22.8	23.4	22.4	22.4	22.5	17.5	22.4	22.3	22.2	22.2	Machinery (non-electrical)
Jentera dan perkakas elektrik	50.6	44.5	43.9	155.6	154.4	156.0	159.4	166.7	140.1	143.1	141.1	Electrical machinery and appliances
Kelengkapan pengangkutan	13.5	13.7	13.9	14.2	34.4	34.7	34.9	20.0	20.0	26.6	18.0	Transport equipment
Lain-lain	143.8	149.6	149.9	147.7	208.9	234.9	224.4	174.4	142.9	138.5	137.0	Others
Elektrik, gas dan bekalan air	446.1	384.7	386.1	501.7	480.7	410.6	417.2	275.4	235.6	168.7	217.6	Electricity, gas and water supply
Perdagangan borong dan runcit, restoran dan hotel	705.0	655.3	658.4	675.2	750.1	729.8	749.9	763.9	719.1	702.3	776.3	Wholesale, retail, restaurants and hotels
Perdagangan borong	109.5	97.4	95.3	87.8	126.8	129.3	149.7	137.0	133.4	133.9	205.8	Wholesale trade
Perdagangan runcit	114.2	92.8	98.5	96.8	130.8	125.0	121.7	120.2	129.0	129.3	133.9	Retail trade
Restoran dan hotel	481.3	465.1	464.6	490.5	492.5	475.6	478.5	506.8	456.8	439.0	436.6	Restaurants and hotels
Pembinaan	1,775.1	1,708.0	1,755.2	1,773.6	2,059.6	1,920.8	1,861.5	1,883.7	2,005.5	1,826.4	1,864.8	Construction
Kejuruteraan am	334.2	351.5	361.4	340.6	334.4	309.8	309.2	281.4	287.1	292.3	263.9	Civil engineering
Bangunan kilang dan perusahaan	102.8	80.8	79.1	73.5	71.0	74.4	110.7	152.7	87.8	80.9	75.0	Industrial buildings and factories
Infrastruktur	424.6	320.6	406.1	403.3	742.6	674.8	620.9	597.2	703.1	553.7	607.3	Infrastructure
Kompleks perniagaan	520.7	528.5	495.6	485.3	448.6	444.8	410.8	416.9	440.3	433.8	439.0	Commercial complexes
Kediaman	173.4	159.5	151.9	219.4	212.7	201.7	179.0	176.1	201.8	188.8	243.6	Residential
Lain-lain	219.5	267.2	261.1	251.5	250.4	215.3	230.9	259.5	285.4	277.0	236.1	Others
Pembelian harta kediaman	76.3	78.2	77.7	78.6	80.0	80.3	81.2	80.5	79.3	74.0	69.4	Purchase of residential property
<=25K	0.6	0.5	0.5	0.5	0.4	0.4	0.3	0.3	0.2	0.2	0.2	<=25K
> 25K to 60K	2.7	2.7	2.8	2.7	2.7	2.7	2.4	2.2	2.4	2.3	2.0	> 25K to 60K
> 60K to 100K	12.4	12.2	11.9	11.6	11.8	11.9	12.2	12.5	12.6	11.5	10.6	> 60K to 100K
> 100K to 150K	13.9	14.5	14.4	14.3	14.3	14.9	14.4	14.0	13.6	12.0	10.8	> 100K to 150K
> 150K to 250K	23.2	23.4	22.7	22.1	22.6	22.8	22.4	22.9	22.4	20.0	18.5	> 150K to 250K
> 250K	23.3	24.8	25.4	27.4	28.2	27.7	29.4	28.6	28.1	28.1	27.3	> 250K
Pinjaman perumahan yang dijual kepada Cagamas ¹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Housing loans sold to Cagamas ¹
Pembelian harta bukan kediaman	155.5	150.0	119.8	114.6	117.7	111.9	110.4	112.5	99.8	96.7	96.2	Purchase of non-residential property
Bangunan kilang dan perusahaan	0.0	0.0	0.0	0.0	10.5	10.5	10.5	10.5	9.9	9.3	8.7	Industrial buildings and factories
Tanah	144.1	138.6	108.4	103.0	95.5	90.0	88.5	90.7	78.5	75.9	76.0	Land
Kompleks perniagaan	4.4	4.4	4.5	4.6	4.6	4.7	4.7	4.6	4.7	4.8	4.9	Commercial complexes
Rumah kedai	7.0	7.0	7.0	7.0	7.0	6.7	6.7	6.7	6.7	6.7	6.7	Shophouses
Lain-lain	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Others
Harta tanah	980.2	922.6	886.8	843.8	813.6	719.2	632.6	644.3	615.9	619.3	684.2	Real estates
Pengangkutan, penyimpanan dan perhubungan	795.7	845.3	837.9	893.6	356.0	320.5	263.3	353.2	405.7	395.9	368.3	Transport, storage and communication
Perkhidmatan kewangan, insurans dan perniagaan	736.7	633.1	657.4	569.8	555.5	564.5	307.9	313.2	328.6	314.3	155.1	Financing, insurance and business services
Perkhidmatan kewangan	635.1	535.2	553.4	484.0	497.4	520.7	263.9	230.2	230.4	223.9	69.6	Financial services
Insurans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.0	30.0	30.0	30.0	Insurance
Aktiviti penyewaan dan perniagaan	101.6	97.9	104.0	85.8	58.2	43.8	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.	n.a.	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.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Other business activities
Kegunaan persendirian	39.6	35.5	36.4	70.7	74.7	116.6	151.3	155.6	181.8	182.6	167.8	Personal uses
Kad kredit	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	Purchase of consumer durable goods
Pembelian sekuriti	1,933.2	1,709.4	1,595.0	1,355.9	1,445.6	1,468.4	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	20.7	21.5	21.2	21.4	21.8	22.0	21.8	20.7	19.5	Purchase of transport vehicles
Perkhidmatan sosial masyarakat dan persendirian	135.7	98.4	101.1	266.6	154.3	69.1	69.7	215.4	217.9	222.5	208.1	Community, social and personal services
Lain-lain	1,498.5	1,432.6	1,398.7	1,106.8	1,085.3	1,112.2	1,246.6	1,244.6	1,151.9	887.0	810.8	Others
Jumlah pinjaman	11,733.3	11,042.9	10,801.7	10,446.5	9,941.4	9,433.4	9,183.8	9,176.7	9,288.4	8,747.6	8,567.6	Total loans
Yang mana: Pinjaman kepada Kerajaan	9.5	9.2	9.0	8.9	8.6	5.9	5.9	5.9	5.1	13.5	13.4	Of which: Loans to Government

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

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

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.

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