

2.19.1 Bank Perdagangan¹: Pinjaman Tidak Berbayar Mengikut Sektor (format baru)

Commercial Banks¹: Non-Performing Loans by Sector (new format)

RM juta RM million

Tujuan	2008				2009				2010		Purpose
	Mac/Mar.	Jun/June	Sep./Sept.	Dis./Dec.	Mac/Mar.	Jun/June	Sep./Sept.	Dis./Dec.	Mac/Mar.	Jun/June	
Pembelian sekuriti	969.1	787.4	751.2	710.4	499.3	417.7	450.3	365.9	495.0	417.8	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	2,425.7 2,309.4	2,131.1 2,039.4	1,954.5 1,870.2	2,040.4 1,960.6	2,050.2 1,936.8	1,951.5 1,841.6	1,847.3 1,741.3	1,810.4 1,705.0	1,747.8 1,646.8	1,563.7 1,467.1	Purchase of transport vehicle of which: Purchase of passenger cars
Pembelian harta kediaman	11,737.5	10,838.8	10,492.9	10,736.2	10,878.3	10,620.1	10,311.7	8,847.1	8,064.3	7,873.5	Purchase of residential property
<= 25k	218.4	185.0	173.4	168.6	160.2	150.8	149.7	125.4	100.0	88.2	<= 25k
>25k hingga 60k	1,302.1	1,120.6	1,079.0	1,107.1	1,101.1	1,064.2	1,051.2	886.4	803.1	762.7	>25k to 60k
>60k hingga 100k	2,325.6	2,135.9	2,064.2	2,113.8	2,119.0	2,054.6	1,992.8	1,658.1	1,518.0	1,435.6	>60k to 100k
>100k hingga 150k	2,587.2	2,401.8	2,323.6	2,368.3	2,383.5	2,309.4	2,219.3	1,871.8	1,685.6	1,599.9	>100k to 150k
>150k hingga 250k	3,049.3	2,825.5	2,702.0	2,723.9	2,752.1	2,664.9	2,564.9	2,192.5	2,007.9	1,910.1	>150k to 250k
>250k	2,254.9	2,170.0	2,150.7	2,254.5	2,362.4	2,376.2	2,333.9	2,112.8	1,949.8	2,077.0	>250k
Pembelian harta bukan kediaman	3,178.5	2,990.4	2,847.9	2,684.0	2,431.2	2,345.0	2,410.5	1,902.4	1,913.3	2,312.1	Purchase of non-residential property
Bangunan kilang dan perusahaan	507.5	479.0	479.2	480.1	483.8	499.2	493.0	440.2	525.0	599.0	Industrial building and factories
Tanah	648.6	651.5	590.2	489.7	422.3	412.8	444.2	358.0	350.3	446.7	Land
Kompleks perniagaan	507.0	451.7	435.4	440.7	318.0	318.3	320.3	272.1	238.2	272.4	Commercial complexes
Rumah kedai	1,123.6	1,030.3	984.0	943.4	909.1	856.7	847.0	637.5	607.7	644.7	Shophouse
Lain-lain	391.8	377.9	359.0	330.1	297.9	258.0	305.9	194.6	192.3	349.4	Others
Pembelian aset tetap selain tanah dan bangunan	197.1	234.5	237.0	233.8	257.8	254.3	296.4	259.1	433.2	525.3	Purchase of fixed assets other than land and building
Kegunaan persendirian	1,800.5	1,574.4	1,582.0	1,585.5	1,523.0	1,547.1	1,549.6	1,339.2	1,270.0	1,083.6	Personal uses
Kad kredit	566.2	537.4	515.0	590.4	629.6	680.9	628.4	569.4	561.2	529.2	Credit cards ⁴
Pembelian barangan pengguna	15.2	9.7	10.1	10.9	10.9	9.2	8.7	8.1	7.0	11.4	Purchase of consumer durable goods
Pembinaan	2,033.6	1,971.6	1,870.5	1,676.3	1,611.0	1,581.3	1,819.1	1,452.1	2,311.1	2,265.7	Construction
Modal kerja	13,817.0	13,426.7	13,477.8	12,393.4	11,616.1	11,856.5	12,407.7	10,275.5	10,554.6	11,506.1	Working capital
Tujuan lain	2,508.8	1,629.6	1,392.4	1,399.3	1,283.4	1,194.1	1,139.5	1,025.7	1,366.8	1,400.2	Other purpose
Jumlah pinjaman tak berbayar	39,249.2	36,131.7	35,131.3	34,060.7	32,790.9	32,457.6	32,869.2	27,855.0	28,724.4	29,488.7	Total non-performing loans
Sektor²											Sectors²
Pertanian primer	440.2	393.0	361.1	350.7	363.4	320.0	414.3	350.3	359.0	499.4	Primary agriculture
Per lombong dan kuari	34.2	36.0	40.2	44.2	45.0	39.7	184.8	180.5	165.3	202.2	Mining and quarrying
Perkilangan (termasuk asas tani)	6,048.4	5,729.5	5,602.0	5,706.2	5,603.0	5,698.2	6,027.2	5,156.2	5,233.2	5,311.2	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	1,161.9	1,155.3	1,161.0	607.2	197.6	181.5	190.0	177.0	629.5	1,013.8	Electricity, gas and water supply
Perdagangan borong & runcit, restoran dan hotel	3,399.1	2,912.3	2,993.9	2,921.6	2,918.5	2,954.5	3,172.7	2,553.0	2,621.5	2,747.3	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	1,784.9	1,553.1	1,735.0	1,729.0	1,763.6	1,694.9	1,905.5	1,563.0	1,619.4	1,750.6	Wholesale trade
Perdagangan runcit	1,104.9	1,057.2	950.0	941.1	944.6	1,045.2	1,103.0	842.0	794.6	805.2	Retail trade
Restoran dan hotel	509.3	302.1	308.9	251.4	210.3	214.4	164.3	148.0	207.4	191.4	Restaurants and hotels
Pembinaan	4,524.4	4,149.8	4,022.0	3,512.7	3,234.3	3,180.3	3,264.6	2,845.1	2,832.1	3,295.7	Construction
Pengangkutan, penyimpanan dan komunikasi	422.2	345.9	335.6	344.8	337.3	279.3	288.5	270.5	1,160.9	1,259.2	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	2,621.6	2,666.0	2,564.6	2,365.3	2,092.1	2,269.6	2,212.3	2,060.5	2,118.2	2,684.2	Finance, insurance and business activities
Perantara kewangan	391.5	374.4	368.7	329.5	285.8	423.6	404.7	442.4	425.2	696.7	Financial intermediation
Harta tanah, aktiviti penyewaan & perniagaan	1,465.2	1,442.7	1,446.1	1,361.8	1,215.5	1,245.5	1,114.6	1,102.1	1,147.6	1,303.5	Real estate, renting & business activities
Penyelidikan & pembangunan	0.0	0.0	0.2	0.3	0.2	0.3	0.1	0.2	0.1	30.1	Research & development
Aktiviti perniagaan lain	764.9	849.0	749.6	673.8	590.5	600.3	692.9	515.8	545.3	653.8	Other business activities
Pendidikan, kesihatan dan lain-lain	862.2	658.1	621.8	458.4	262.9	267.9	333.0	194.3	185.3	294.3	Education, health & others
Sektor isirumah ³	17,952.2	16,383.8	15,796.5	16,219.0	16,144.2	15,765.5	15,249.8	13,129.4	12,317.1	11,285.9	Household sector ³
Sektor t.d.d.l.	1,782.8	1,702.0	1,632.6	1,530.7	1,592.7	1,501.2	1,532.0	938.4	1,102.5	895.5	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 (FISIS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.

Pinjaman tidak berbayar mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman tidak berbayar mengikut tujuan (Jumlah pinjaman tidak berbayar). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual III.19

1 Termasuk bank-bank Islam

2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSCI 2000).

3 Sektor isirumah = Jumlah pinjaman tidak berbayar mengikut tujuan kepada isirumah.

4 Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan

5 Mula bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Penggunaan FRS139 adalah berdasarkan tahun kewangan bank. 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 (FISIS), 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.

NPLs by sector (economic sectors/industry + household sector) = NPLs by purpose (Total NPLs).

The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table III.19

1 Includes Islamic banks

2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSCI) 2000.

3 Household sector = total NPLs by purpose to households.

4 Includes credit and charge card transaction of the banking system

5 Beginning January 2010, loans are reported based on Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.

n.e.c. not elsewhere classified.