2.19.1 Bank Perdagangan[1]: Pinjaman Tidak Berbayar Mengikut Sektor (format baru)

Commercial Banks[1] : 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.	
Pembelian sekuriti	969.1	787.4	751.2	710.4	499.3	417.7	450.3	365.9	376.9	*Purchase of securities*
Pembelian kenderaan pengangkutan	2,425.7	2,131.1	1,954.5	2,040.4	2,050.2	1,951.5	1,847.3	1,810.4	1,754.9	*Purchase of transport vehicle*
yang mana: Pembelian kereta penumpang	2,309.4	2,039.4	1,870.2	1,960.6	1,936.8	1,841.6	1,741.3	1,705.0	1,653.1	*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	8,157.2	*Purchase of residential property*
<= 25k	218.4	185.0	173.4	168.6	160.2	150.8	149.7	125.4	101.2	*<= 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	817.5	*>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	1,548.8	*>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	1,706.2	*>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	2,026.4	*>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	1,957.0	*>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	1,921.9	*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	527.6	*Industrial building and factories*
Tanah	648.6	651.5	590.2	489.7	422.3	412.8	444.2	358.0	350.4	*Land*
Kompleks perniagaan	507.0	451.7	435.4	440.7	318.0	318.3	320.3	272.1	238.3	*Commercial complexes*
Rumah kedai	1,123.6	1,030.3	984.0	943.4	909.1	856.7	847.0	637.5	611.5	*Shophouse*
Lain-lain	391.8	377.9	359.0	330.1	297.9	258.0	305.9	194.6	194.0	*Others*
Pembelian aset tetap selain tanah dan bangunan	197.1	234.5	237.0	233.8	257.8	254.3	296.4	259.1	429.6	*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	1,273.2	*Personal uses*
Kad kredit	566.2	537.4	515.0	590.4	629.6	680.9	628.4	569.4	561.2	*Credit cards[4]*
Pembelian barangan pengguna	15.2	9.7	10.1	10.9	10.9	9.2	8.7	8.1	7.0	*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	2,323.4	*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	9,882.2	*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	1,353.7	*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**	**28,041.1**	***Total non-performing loans***
Sektor[2]										**Sectors[2]**
Pertanian primer	440.2	393.0	361.1	350.7	363.4	320.0	414.3	350.3	359.6	*Primary agriculture*
Perlombongan dan kuari	34.2	36.0	40.2	44.2	45.0	39.7	184.8	180.5	165.9	*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	5,071.0	*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	179.7	*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	2,564.0	*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	1,599.5	*Wholesale trade*
Perdagangan runcit	1,104.9	1,057.2	950.0	941.1	944.6	1,045.2	1,103.0	842.0	786.0	*Retail trade*
Restoran dan hotel	509.3	302.1	308.9	251.4	210.3	214.4	164.3	148.0	178.5	*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	2,830.4	*Construction*
Pengangkutan, penyimpanan dan komunikasi	422.2	345.9	335.6	344.8	337.3	279.3	288.5	270.5	1,160.3	*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	2,116.7	*Finance, insurance and business activities*
Perantara kewangan	391.5	374.4	368.7	329.5	285.8	423.6	404.7	442.4	407.7	*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	1,175.0	*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	*Research & development*
Aktiviti perniagaan lain	764.9	849.0	749.6	673.8	590.5	600.3	692.9	515.8	534.0	*Other business activities*
Pendidikan, kesihatan dan lain-lain	862.2	658.1	621.8	458.4	262.9	267.9	333.0	194.3	181.3	*Education, health & others*
Sektor isirumah3	17,952.2	16,383.8	15,796.5	16,219.0	16,144.2	15,765.5	15,249.8	13,129.4	12,309.6	*Household sector3*
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	1,102.6	*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 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 (MSIC 2000).
3 Sektor isirumah = Jumlah pinjaman tidak berbayar mengikut tujuan kepada isirumah.
4 Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan
5 Mulai 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

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 (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.
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 (MSIC) 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.