

# 2.19.1 Bank Perdagangan<sup>1</sup>: Pinjaman Tidak Berbayar Mengikut Sektor (format baru)

## Commercial Banks<sup>1</sup>: Non-Performing Loans by Sector (new format)

RM juta

RM million

Tujuan	2006					2007					2008					Purpose
	Dis./Dec.	Mac/Mar.	Jun/June	Sep./Sept.	Dis./Dec.	Mac/Mar.	Jun/June	Sep./Sept.	Dis./Dec.	Mac/Mar.	Jun/June	Sep./Sept.	Dis./Dec.			
Pembelian sekuriti	1,672.9	1,588.7	1,414.7	1,276.2	1,040.1	969.1	787.4	751.2	710.4						Purchase of securities	
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3,969.4 3,852.9	3,731.5 3,550.5	3,151.3 3,017.3	2,873.0 2,781.9	2,531.0 2,443.1	2,425.7 2,309.4	2,131.1 2,039.4	1,954.5 1,870.2	2,046.7 1,966.7						Purchase of transport vehicle of which: Purchase of passenger cars	
Pembelian harta kediaman	14,051.4	14,232.8	13,734.4	12,702.5	12,163.5	11,736.6	10,837.9	10,491.9	10,731.6						Purchase of residential property	
<= 25k	314.8	308.6	290.2	249.5	235.2	217.9	184.5	172.8	168.6						<= 25k	
>25k hingga 60k	1,627.2	1,680.9	1,602.1	1,464.4	1,358.3	1,301.9	1,120.4	1,078.7	1,107.1						>25k to 60k	
>60k hingga 100k	2,853.4	2,862.0	2,772.0	2,529.4	2,411.6	2,325.4	2,135.7	2,064.0	2,113.8						>60k to 100k	
>100k hingga 150k	2,967.3	2,997.4	2,997.4	2,750.2	2,662.8	2,587.1	2,401.8	2,323.6	2,366.8						>100k to 150k	
>150k hingga 250k	3,551.5	3,574.1	3,538.7	3,260.0	3,154.1	3,049.3	2,825.4	2,702.0	2,722.4						>150k to 250k	
>250k	2,737.1	2,809.9	2,577.6	2,449.2	2,341.4	2,254.9	2,170.0	2,150.7	2,253.0						>250k	
Pembelian harta bukan kediaman	4,287.7	4,192.8	3,948.1	3,771.1	3,568.8	3,178.5	2,990.4	2,847.9	2,701.4						Purchase of non-residential property	
Bangunan kilang dan perusahaan	710.4	693.7	608.6	573.2	569.6	507.5	479.0	479.2	480.1						Industrial building and factories	
Tanah	863.4	845.1	826.8	778.7	725.0	648.6	651.5	590.2	489.7						Land	
Kompleks perniagaan	717.5	688.3	669.5	630.2	601.0	507.0	451.7	435.4	445.6						Commercial complexes	
Rumah kedai	1,243.8	1,219.8	1,160.0	1,168.2	1,129.4	1,123.6	1,030.3	984.0	950.9						Shophouse	
Lain-lain	752.7	746.0	683.3	620.8	543.8	391.8	377.9	359.0	335.1						Others	
Pembelian aset tetap selain tanah dan bangunan	289.1	273.3	317.4	270.4	235.4	197.1	234.5	237.0	233.8						Purchase of fixed assets other than land and building	
Kegunaan persendirian	1,772.5	1,940.0	1,838.0	1,720.7	1,684.7	1,800.5	1,574.4	1,582.0	1,585.1						Personal uses	
Kad kredit	740.5	766.9	761.4	586.0	559.9	566.2	537.4	515.0	590.4						Credit cards	
Pembelian barangan pengguna	20.5	17.9	17.0	16.0	13.7	15.2	9.7	10.1	10.9						Purchase of consumer durable goods	
Pembinaan	3,104.1	2,967.3	2,330.9	2,253.9	2,089.8	2,033.6	1,971.6	1,870.5	1,676.9						Construction	
Modal kerja	14,741.4	14,565.3	14,491.6	14,379.8	14,022.1	13,814.3	13,423.6	13,474.5	12,421.4						Working capital	
Tujuan lain	3,892.6	3,788.1	3,254.3	2,986.2	2,661.6	2,508.8	1,629.6	1,392.4	1,399.3						Other purpose	
<b>Jumlah pinjaman tak berbayar</b>	<b>48,542.1</b>	<b>48,064.7</b>	<b>45,258.9</b>	<b>42,835.8</b>	<b>40,570.6</b>	<b>39,245.6</b>	<b>36,127.7</b>	<b>35,126.9</b>	<b>34,108.1</b>						<b>Total non-performing loans</b>	
<b>Sektor<sup>2</sup></b>											<b>Sectors<sup>2</sup></b>					
Pertanian primer	516.5	499.1	487.3	459.1	462.3	440.2	393.0	361.1	350.9						Primary agriculture	
Per lombongan dan kuari	55.4	41.1	42.2	40.2	41.0	34.2	36.0	40.2	44.2						Mining and quarrying	
Perkilangan (termasuk asas tani)	6,181.3	6,328.6	6,366.2	6,194.5	6,031.0	6,048.3	5,729.4	5,601.9	5,720.6						Manufacturing (including agro-based)	
Elektrik, gas dan bekalan air	1,148.4	1,152.9	1,163.0	1,171.4	1,135.4	1,161.9	1,155.3	1,161.0	607.3						Electricity, gas and water supply	
Perdagangan borong & runcit, restoran dan hotel	3,961.6	4,046.4	3,821.1	3,734.7	3,528.4	3,396.8	2,909.7	2,991.0	2,922.7						Wholesale & retail trade, and restaurants & hotels	
Perdagangan borong	1,843.4	1,842.7	1,779.1	1,743.0	1,750.5	1,783.3	1,551.3	1,733.1	1,729.2						Wholesale trade	
Perdagangan runcit	1,142.4	1,269.9	1,196.8	1,145.6	1,130.0	1,104.2	1,056.3	949.1	942.0						Retail trade	
Restoran dan hotel	975.8	933.7	845.2	846.0	648.0	509.3	302.1	308.9	251.5						Restaurants and hotels	
Pembinaan	5,527.3	5,585.8	5,116.7	4,954.6	4,627.4	4,524.4	4,149.8	4,022.0	3,510.4						Construction	
Pengangkutan, penyimpanan dan komunikasi	528.9	516.8	496.3	471.1	428.4	422.2	345.9	335.6	339.1						Transport, storage and communication	
Aktiviti kewangan, insurans dan perniagaan	3,984.3	3,537.4	3,101.8	2,997.6	2,815.1	2,621.2	2,665.7	2,564.2	2,372.7						Finance, insurance and business activities	
Perantara kewangan	695.7	669.6	448.9	400.0	383.2	391.5	374.4	368.7	329.5						Financial intermediation	
Harta tanah, aktiviti penyewaan & perniagaan	2,134.8	1,920.2	1,736.4	1,709.2	1,597.6	1,465.2	1,442.7	1,446.1	1,371.4						Real estate, renting & business activities	
Penyelidikan & pembangunan	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.2	0.3						Research & development	
Aktiviti perniagaan lain	1,153.5	947.3	916.4	888.5	834.4	764.5	848.6	749.2	671.4						Other business activities	
Pendidikan, kesihatan dan lain-lain	996.8	1,031.9	1,108.1	1,000.3	952.8	862.2	658.1	621.8	454.9						Education, health & others	
Sektor isirumah <sup>3</sup>	23,596.8	23,379.8	21,812.5	20,216.5	19,041.9	17,951.3	16,382.8	15,795.5	16,235.6						Household sector <sup>3</sup>	
Sektor t.d.d.l.	2,044.9	1,944.9	1,743.8	1,595.7	1,506.9	1,782.8	1,702.0	1,632.6	1,549.7						Other sector n.e.c	

Note: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FIS), 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. 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 (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.

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. n.e.c. not elsewhere classified.