

## 2.21.1

**Bank Pelaburan: Pinjaman Tidak Berbayar Mengikut Sektor**  
*Investment Bank: Non-Performing Loans by Sector (new format)*

RM juta

RM million

Tujuan	2007				2008			Purpose
	Mac/Mar.	Jun/June	Sep./Sept.	Dis./Dec.	Mac/Mar.	Jun/June	Sep./Sept.	
Pembelian sekuriti	183.6	196.0	165.2	150.2	147.6	147.7	163.6	<i>Purchase of securities</i>
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	0.1 0.0	0.1 0.0	0.1 0.1	0.1 0.1	0.1 0.0	0.1 0.0	0.1 0.0	<i>Purchase of transport vehicle of which: Purchase of passenger cars</i>
Pembelian harta kediaman <= 25k >25k hingga 60k >60k hingga 100k >100k hingga 150k >150k hingga 250k >250k	1.1 0.0 0.1 0.1 0.4 0.3 0.3	1.2 0.0 0.1 0.1 0.4 0.3 0.3	2.3 0.0 0.3 0.4 0.8 0.5 0.3	2.2 0.0 0.2 0.4 1.0 0.3 0.3	2.4 0.0 0.2 0.4 1.1 0.5 0.2	2.4 0.0 0.2 0.4 1.2 0.3 0.2	2.3 0.0 0.2 0.4 1.1 0.3 0.2	<i>Purchase of residential property &lt;= 25k &gt;25k to 60k &gt;60k to 100k &gt;100k to 150k &gt;150k to 250k &gt;250k</i>
Pembelian harta bukan kediaman Bangunan kilang dan perusahaan Tanah Kompleks perniagaan Rumah kedai Lain-lain	62.0 0.0 30.1 8.5 0.0 23.5	62.7 0.0 30.2 8.6 0.0 23.9	48.8 0.0 15.9 8.8 0.0 24.1	40.2 0.0 16.0 0.0 0.0 24.1	33.2 0.0 9.8 0.0 0.0 23.3	13.4 0.0 3.3 0.0 0.0 10.1	13.5 0.0 3.4 0.0 0.0 10.1	<i>Purchase of non-residential property Industrial building and factories Land Commercial complexes Shophouse Others</i>
Pembelian aset tetap selain tanah dan bangunan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<i>Purchase of fixed assets other than land and building</i>
Kegunaan persendirian	7.1	7.2	7.4	7.5	7.7	0.0	0.0	<i>Personal uses</i>
Kad kredit	n.a	n.a	n.a	n.a	n.a	n.a	n.a	<i>Credit cards</i>
Pembelian barangan pengguna	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<i>Purchase of consumer durable goods</i>
Pembinaan	287.4	221.1	180.3	218.8	213.2	47.2	47.6	<i>Construction</i>
Modal kerja	575.0	516.8	488.4	470.7	474.1	367.3	418.4	<i>Working capital</i>
Tujuan lain	161.3	151.1	130.0	130.3	130.3	90.3	89.5	<i>Other purpose</i>
<b>Jumlah pinjaman tak berbayar</b>	<b>1,277.6</b>	<b>1,156.1</b>	<b>1,022.3</b>	<b>999.8</b>	<b>1,008.4</b>	<b>668.3</b>	<b>735.0</b>	<b>Total non-performing loans</b>
<b>Sektor<sup>1</sup></b>								<b>Sectors<sup>1</sup></b>
Pertanian primer	60.5	65.0	12.6	12.6	12.8	7.2	7.4	<i>Primary agriculture</i>
Perombongan dan kuari	0.8	0.8	0.8	0.8	0.8	0.9	0.9	<i>Mining and quarrying</i>
Perkilangan (termasuk asas tani)	269.8	226.8	222.7	226.6	220.9	92.9	136.8	<i>Manufacturing (including agro-based)</i>
Elektrik, gas dan bekalan air	10.2	8.8	7.3	0.0	0.0	0.0	0.0	<i>Electricity, gas and water supply</i>
Perdagangan borong & runcit, restoran dan hotel Perdagangan borong Perdagangan runcit Restoran dan hotel	93.1 5.8 0.0 87.3	35.1 5.9 4.4 24.8	35.3 6.0 4.5 24.8	29.3 6.3 14.8 8.2	32.0 6.2 17.4 8.4	23.7 5.7 13.0 5.0	23.7 5.5 13.2 5.0	<i>Wholesale &amp; retail trade, and restaurants &amp; hotels Wholesale trade Retail trade Restaurants and hotels</i>
Pembinaan	277.8	276.5	226.1	241.8	240.8	136.5	141.7	<i>Construction</i>
Pengangkutan, penyimpanan dan komunikasi	0.0	21.5	0.0	0.0	16.4	0.0	0.0	<i>Transport, storage and communication</i>
Aktiviti kewangan, insurans dan perniagaan Perantara kewangan Harta tanah, aktiviti penyewaan & perniagaan Penyelidikan & pembangunan Aktiviti perniagaan lain	375.0 10.1 287.2 0.0 77.7	335.7 5.4 273.0 0.0 57.3	329.9 5.2 272.3 0.0 52.3	335.1 5.2 261.0 0.0 66.4	333.5 5.2 261.0 0.0 67.3	228.9 4.4 160.6 0.0 63.9	230.5 4.3 161.0 0.0 65.2	<i>Finance, insurance and business activities Financial intermediation Real estate, renting &amp; business activities Research &amp; development Other business activities</i>
Pendidikan, kesihatan dan lain-lain	39.4	38.7	39.7	40.7	41.7	42.8	43.9	<i>Education, health &amp; others</i>
Sektor isirumah <sup>2</sup>	58.0	57.8	52.9	29.8	33.7	24.7	29.2	<i>Household sector<sup>2</sup></i>
Sektor t.d.d.l.	93.0	89.4	94.8	75.7	75.7	110.9	121.0	<i>Other sector n.e.c</i>
<p><b>Nota:</b> 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.</p> <p>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.20</p> <p>1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).</p> <p>2. Sektor isirumah = Jumlah pinjaman tidak berbayar mengikut tujuan kepada isirumah. t.d.d.l. tidak diklasifikasikan di tempat lain</p>				<p><b>Nota:</b> 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.</p> <p>NPLs by sector = economic sectors/industry + household sector = NPLs by purpose (Total NPLs).</p> <p>The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table III.20</p> <p>1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.</p> <p>2 Household sector = total NPLs by purpose to households. n.e.c. not elsewhere classified.</p>				