

2.19.1

Bank Perdagangan¹: Pinjaman Tidak Berbayar Mengikuti Sektor (format baru)
Commercial Banks¹: 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	
Pembelian sekuriti	1,672.9	1,588.7	1,414.7	1,276.2	1,040.1	969.1	787.4	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3,969.4 3,852.9	3,732.8 3,578.0	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	Purchase of transport vehicle of which: Purchase of passenger cars
Pembelian harta kediaman ≤ 25k >25k hingga 60k >60k hingga 100k >100k hingga 150k >150k hingga 250k >250k	14,051.4 314.8 1,627.2 2,853.4 2,967.3 3,551.5 2,737.1	14,232.8 308.6 1,680.9 2,862.0 2,997.4 3,574.1 2,809.9	13,734.4 290.2 1,602.1 2,772.0 2,953.7 3,538.7 2,577.6	13,177.5 280.1 1,485.7 2,585.0 2,829.4 3,444.2 2,553.2	12,163.5 235.2 1,358.3 2,411.6 2,662.8 3,154.1 2,341.4	11,736.6 217.9 1,301.9 2,325.4 2,587.1 3,049.3 2,254.9	10,837.9 184.5 1,120.4 2,135.7 2,401.8 2,825.4 2,170.0	Purchase of residential property ≤ 25k >25k to 60k >60k to 100k >100k to 150k >150k to 250k >250k
Pembelian harta bukan kediaman Bangunan kilang dan perusahaan Tanah Kompleks perniagaan Rumah kedai Lain-lain	4,287.7 710.4 863.4 717.5 1,243.8 752.7	4,192.8 693.7 845.1 688.3 1,219.8 746.0	3,948.1 608.6 826.8 669.5 1,160.0 683.3	3,879.1 584.2 780.1 670.1 1,180.3 664.4	3,568.8 569.6 725.0 601.0 1,129.4 543.8	3,178.5 507.5 648.6 507.0 1,123.6 391.8	2,990.4 479.0 651.5 451.7 1,030.3 377.9	Purchase of non-residential property Industrial building and factories Land Commercial complexes Shophouse Others
Pembelian aset tetap selain tanah dan bangunan	289.1	273.3	317.4	270.4	235.4	197.1	234.5	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	Personal uses
Kad kredit	740.5	766.9	761.4	586.0	559.9	566.2	537.4	Credit cards
Pembelian barangan pengguna	20.5	17.9	17.0	16.0	13.7	15.2	9.7	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	Construction
Modal kerja	14,741.4	14,564.1	14,491.6	14,379.8	13,983.9	13,814.3	13,423.6	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	Other purpose
Jumlah pinjaman tak berbayar	48,542.1	48,064.7	45,258.9	43,418.8	40,532.4	39,245.6	36,127.7	Total non-performing loans
Sektor²								Sectors²
Pertanian primer	516.5	497.7	487.3	459.1	462.3	440.2	393.0	Primary agriculture
Perombongan dan kuari	55.4	41.0	42.2	40.2	41.0	34.2	36.0	Mining and quarrying
Perkilangan (termasuk asas tani)	6,181.3	6,324.1	6,366.2	6,202.6	5,992.9	6,048.3	5,729.4	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	1,148.4	1,152.7	1,163.0	1,171.4	1,135.4	1,161.9	1,155.3	Electricity, gas and water supply
Perdagangan borong & runcit, restoran dan hotel Perdagangan borong Perdagangan runcit Restoran dan hotel	3,961.6 1,843.4 1,142.4 975.8	4,036.1 1,837.7 1,265.2 933.3	3,821.1 1,779.1 1,196.8 845.2	3,735.4 1,743.0 1,145.6 846.8	3,528.4 1,750.5 1,130.0 648.0	3,396.8 1,783.3 1,104.2 509.3	2,909.7 1,551.3 1,056.3 302.1	Wholesale & retail trade, and restaurants & hotels Wholesale trade Retail trade Restaurants and hotels
Pembinaan	5,527.3	5,579.0	5,116.7	4,957.5	4,627.4	4,524.4	4,149.8	Construction
Pengangkutan, penyimpanan dan komunikasi	528.9	511.6	496.3	471.1	428.4	422.2	345.9	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan Perantara kewangan Harta tanah, aktiviti penyewaan & perniagaan Penyelidikan & pembangunan Aktiviti perniagaan lain	3,984.3 695.7 2,134.8 0.3 1,153.5	3,535.6 669.6 1,920.2 0.3 945.5	3,101.8 448.9 1,736.4 0.0 916.4	3,013.0 400.0 1,718.1 0.0 894.9	2,815.1 383.2 1,597.6 0.0 834.4	2,621.2 391.5 1,465.2 0.0 764.5	2,665.7 374.4 1,442.7 0.0 848.6	Finance, insurance and business activities Financial intermediation Real estate, renting & business activities Research & development Other business activities
Pendidikan, kesihatan dan lain-lain	996.8	1,030.6	1,108.1	1,002.5	952.8	862.2	658.1	Education, health & others
Sektor isirumah ³	23,596.8	23,419.8	21,812.5	20,770.3	19,041.9	17,951.3	16,382.8	Household sector ³
Sektor t.d.d.l.	2,044.9	1,936.5	1,743.8	1,595.7	1,506.9	1,782.8	1,702.0	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. 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 (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. n.e.c. not elsewhere classified.