

2.21.1 Bank Saudagar: Pinjaman Tidak Berbayar Mengikut Sektor (format baru)

Merchant Bank: Non-Performing Loans by Sector (new format)

KM juta

KM million

| Tujuan | Sep. 2006 | Dis. 2006 | Mac 2007 | Jun 2007 | Purpose |
|---|----------------|----------------|----------------|----------------|---|
| | Sept. 2006 | Dec. 2006 | Mar. 2007 | Jun. 2007 | |
| Pembelian sekuriti | 145.0 | 176.6 | 183.6 | 196.0 | Purchase of securities |
| Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang | 0.0 0.0 | 0.0 0.0 | 0.1 0.0 | 0.1 0.0 | Purchase of transport vehicle of which: Purchase of passenger cars |
| Pembelian harta kediaman | 0.6 | 1.0 | 1.1 | 1.2 | Purchase of residential property |
| <= 25k | 0.0 | 0.0 | 0.0 | 0.0 | <= 25k |
| >25k hingga 60k | 0.0 | 0.1 | 0.1 | 0.1 | >25k to 60k |
| >60k hingga 100k | 0.1 | 0.2 | 0.1 | 0.1 | >60k to 100k |
| >100k hingga 150k | 0.3 | 0.3 | 0.4 | 0.4 | >100k to 150k |
| >150k hingga 250k | 0.2 | 0.2 | 0.3 | 0.3 | >150k to 250k |
| >250k | 0.0 | 0.3 | 0.3 | 0.3 | >250k |
| Pembelian harta bukan kediaman | 101.2 | 80.7 | 62.0 | 62.7 | Purchase of non-residential property |
| Bangunan kilang dan perusahaan | 0.0 | 0.0 | 0.0 | 0.0 | Industrial building and factories |
| Tanah | 39.9 | 30.0 | 30.1 | 30.2 | Land |
| Kompleks perniagaan | 13.2 | 8.3 | 8.5 | 8.6 | Commercial complexes |
| Rumah kedai | 6.7 | 0.0 | 0.0 | 0.0 | Shophouse |
| Lain-lain | 41.5 | 42.4 | 23.5 | 23.9 | Others |
| Pembelian aset tetap selain tanah dan bangunan | 1.1 | 0.0 | 0.0 | 0.0 | Purchase of fixed assets other than land and building |
| Kegunaan persendirian | 6.9 | 7.0 | 7.1 | 7.2 | Personal uses |
| Kad kredit | n.a | n.a | n.a | n.a | Credit cards |
| Pembelian barangan pengguna | 0.0 | 0.0 | 0.0 | 0.0 | Purchase of consumer durable goods |
| Pembinaan | 401.8 | 286.3 | 287.4 | 221.1 | Construction |
| Modal kerja | 657.8 | 643.4 | 575.0 | 516.8 | Working capital |
| Tujuan lain | 315.3 | 223.8 | 161.3 | 151.1 | Other purpose |
| Jumlah pinjaman tak berbayar | 1,629.7 | 1,418.8 | 1,277.6 | 1,156.1 | Total non-performing loans |
| Sektor¹ | | | | | Sectors¹ |
| Pertanian primer | 72.2 | 60.5 | 60.5 | 65.0 | Primary agriculture |
| Perlombongan dan kuari | 0.7 | 0.8 | 0.8 | 0.8 | Mining and quarrying |
| Perkilangan (termasuk asas tani) | 372.5 | 345.4 | 269.8 | 226.8 | Manufacturing (including agro-based) |
| Elektrik, gas dan bekalan air | 18.7 | 17.0 | 10.2 | 8.8 | Electricity, gas and water supply |
| Perdagangan borong & runcit, restoran dan hotel | 106.1 | 104.6 | 93.1 | 35.1 | Wholesale & retail trade, and restaurants & hotels |
| Perdagangan borong | 6.3 | 6.2 | 5.8 | 5.9 | Wholesale trade |
| Perdagangan runcit | 0.0 | 6.8 | 0.0 | 4.4 | Retail trade |
| Restoran dan hotel | 99.8 | 91.6 | 87.3 | 24.8 | Restaurants and hotels |
| Pembinaan | 368.3 | 295.4 | 277.8 | 276.5 | Construction |
| Pengangkutan, penyimpanan dan komunikasi | 10.7 | 11.0 | 0.0 | 21.5 | Transport, storage and communication |
| Aktiviti kewangan, insurans dan perniagaan | 408.8 | 387.1 | 375.0 | 335.7 | Finance, insurance and business activities |
| Perantara kewangan | 6.4 | 10.9 | 10.1 | 5.4 | Financial intermediation |
| Harta tanah, aktiviti penyewaan & perniagaan | 311.5 | 290.4 | 287.2 | 273.0 | Real estate, renting & business activities |
| Penyelidikan & pembangunan | 0.0 | 0.0 | 0.0 | 0.0 | Research & development |
| Aktiviti perniagaan lain | 90.9 | 85.8 | 77.7 | 57.3 | Other business activities |
| Pendidikan, kesihatan dan lain-lain | 58.2 | 59.5 | 39.4 | 38.7 | Education, health & others |
| Sektor isirumah ² | 43.8 | 41.1 | 58.0 | 57.8 | Household sector ² |
| Sektor t.d.d.l. | 169.6 | 96.4 | 93.0 | 89.4 | 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.20

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

2. 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 (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.20

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

2 Household sector = total NPLs by purpose to households. n.e.c. not elsewhere classified.