

## 2.19 Bank Perdagangan<sup>1</sup>: Pinjaman Tidak Berbayar Mengikut Sektor

*Commercial Banks<sup>1</sup>: Non-Performing Loans by Sector*

RM juta

RM million

Tujuan atau kumpulan peminjam	Bagi tempoh berakhir <i>As at end</i>					Purpose or group borrowers
	Dis. 2002 <i>Dec. 2002</i>	Dis. 2003 <i>Dec. 2003</i>	Dis. 2004 <i>Dec. 2004</i>	Dis. 2005 <i>Dec. 2005</i>	Mac 2006 <i>Mar. 2006</i>	
Pertanian, pemburuan, perhutanan dan perikanan	860.1	704.0	620.3	563.7	649.0	<i>Agriculture, hunting, forestry and fishing</i>
Perlombongan dan kuari	113.9	106.1	62.6	68.8	61.1	<i>Mining and quarrying</i>
Perkilangan	11,065.8	8,822.2	7,765.4	6,035.6	6,720.1	<i>Manufacturing</i>
Elektrik, gas dan bekalan air	198.0	1,320.8	1,212.7	1,220.5	1,158.7	<i>Electricity, gas and water supply</i>
Perdagangan borong, perdagangan runcit, restoran dan hotel	3,613.3	3,882.9	3,885.5	3,334.6	3,544.5	<i>Wholesale, retail, restaurant and hotels</i>
Perdagangan borong	1,673.7	1,600.3	1,565.0	1,378.6	1,491.7	<i>Wholesale trade</i>
Perdagangan runcit	1,044.7	1,271.7	1,152.3	1,072.4	1,136.3	<i>Retail trade</i>
Restoran dan hotel	894.9	1,010.8	1,168.2	883.6	916.5	<i>Restaurants and hotels</i>
Pembinaan	6,787.0	5,414.2	5,547.7	5,172.7	5,682.3	<i>Construction</i>
Pembelian harta kediaman	6,682.0	7,841.1	10,547.6	13,746.2	14,002.7	<i>Purchase of residential property</i>
Pembelian harta bukan kediaman	2,955.4	2,772.7	3,338.7	3,831.0	4,161.4	<i>Purchase of non-residential property</i>
Hartanah	2,917.6	2,539.0	2,327.5	2,106.0	2,179.6	<i>Real estate</i>
Pengangkutan, penyimpanan dan perhubungan	782.9	828.0	580.6	564.9	566.5	<i>Transport, storage and communications</i>
Perkhidmatan kewangan, insurans dan perniagaan	2,345.7	1,791.5	1,579.9	1,703.7	1,714.1	<i>Financing, insurance and business services</i>
Perkhidmatan kewangan	1,258.3	831.2	635.9	768.7	700.5	<i>Financial services</i>
Insurans	32.1	17.5	3.8	4.8	37.5	<i>Insurance</i>
Perniagaan	1,055.2	942.8	940.1	930.2	976.2	<i>Business services</i>
Pembangunan & penyelidikan	n.a.	n.a.	n.a.	n.a.	n.a.	<i>Research &amp; Development</i>
Lain-lain	n.a.	n.a.	n.a.	n.a.	n.a.	<i>Others</i>
Kredit penggunaan	2,215.5	2,348.4	2,380.4	2,651.6	2,740.8	<i>Consumption credit</i>
Pinjaman kad kredit	364.2	482.5	559.3	743.7	819.4	<i>Credit cards</i>
Kegunaan peribadi	1,801.8	1,822.4	1,787.1	1,876.9	1,893.6	<i>Personal use</i>
Pembelian barangan pengguna	49.5	43.5	34.0	31.0	27.8	<i>Purchase of consumer durable goods</i>
Pembelian sekuriti	2,478.0	2,309.9	2,197.9	2,134.3	1,996.4	<i>Purchase of securities</i>
Pembelian kenderaan pengangkutan <sup>2</sup>	226.0	211.9	1,197.9	2,475.8	3,709.2	<i>Purchase of transport vehicles<sup>2</sup></i>
Lain-lain	2,088.0	1,452.8	1,655.0	1,866.1	1,382.2	<i>Others</i>
Jumlah pinjaman tak berbayar	45,329.1	42,345.7	44,899.8	47,475.7	50,268.5	<i>Total non-performing loans</i>

1 Termasuk bank-bank Islam  
2 Termasuk pembelian kereta penumpang.

1 Includes Islamic banks.  
2 Includes purchase of passenger cars.