

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

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

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