

## III.22 Sistem Perbankan: Komponen Modal

### Banking System: Constituents of Capital

RM juta

RM million

Tujuan atau kumpulan peminjam	Bagi tempoh berakhir As at end						Purpose or group borrowers
	Sep. 1998 Sep. 1998	Dis. 1998 Dec. 1998	Mac 1999 Mar. 1999	Jun 1999 Jun. 1999	Sep. 1999 Sep. 1999	Dec. 1999 Dec. 1999	
Pertanian, pemburuan, perhutanan dan perikanan	100.1	77.5	78.3	43.3	38.3	39.5	Agriculture, hunting, forestry and fishing
Perlombongan dan kuari	35.8	35.8	24.0	24.5	12.6	0.0	Mining and quarrying
Perkilangan	420.2	555.2	519.9	625.6	519.8	475.7	Manufacturing
Elektrik, gas dan bekalan air	0.0	0.0	0.0	54.2	52.7	54.2	Electricity, gas and water supply
Perdagangan borong, perdagangan runcit, restoran dan hotel	121.9	153.1	120.0	144.0	150.2	93.1	Wholesale, retail, restaurant and hotels
Perdagangan borong	73.5	60.2	31.9	51.8	50.0	48.4	Wholesale trade
Perdagangan runcit	9.7	35.3	31.1	36.4	63.7	20.0	Retail trade
Restoran dan hotel	38.8	57.7	57.0	55.7	36.6	24.7	Restaurants and hotels
Pembinaan	957.6	1,110.1	837.3	1,223.3	1,030.8	852.0	Construction
Pembelian harta kediaman	0.5	0.5	0.5	25.1	25.4	25.9	Purchase of residential property
Pembelian harta bukan kediaman	84.1	45.8	193.9	98.6	92.4	76.2	Purchase of non-residential property
Hartanah	271.3	297.4	291.8	317.0	424.6	417.9	Real estate
Pengangkutan, penyimpanan dan perhubungan	149.4	204.0	202.9	215.3	214.8	229.0	Transport, storage and communications
Perkhidmatan kewangan, insurans dan perniagaan	466.5	470.7	525.4	683.6	460.8	354.2	Financing, insurance and business services
Perkhidmatan kewangan	212.5	332.0	387.5	481.1	355.1	285.8	Financial services
Insurans	23.2	24.0	24.6	50.5	25.1	25.2	Insurance
Perniagaan	230.7	114.7	113.2	151.9	80.7	43.2	Business services
Kredit penggunaan	62.4	73.0	72.2	8.5	7.9	6.7	Consumption credit
Pinjaman kad kredit	0.0	0.0	0.0	0.0	0.0	0.0	Credit cards
Kegunaan peribadi	62.4	72.9	72.1	8.5	7.9	6.7	Personal use
Pembelian barangan pengguna	0.0	0.0	0.0	0.0	0.0	0.0	Purchase of consumer durable goods
Pembelian sekuriti	735.6	974.5	1,253.2	1,219.1	981.0	1,058.9	Purchase of securities
Pembelian kenderaan pengangkutan <sup>1</sup>	4.6	4.6	4.6	0.0	0.0	0.1	Purchase of transport vehicles <sup>1</sup>
Lain-lain	88.0	120.0	105.9	118.3	88.1	81.0	Others
Jumlah pinjaman tak berbayar	3,497.9	4,122.1	4,229.7	4,800.4	4,099.5	3,764.5	Total non-performing loans

<sup>1</sup> Termasuk kenderaan persendirian

<sup>1</sup> Includes purchase of personal vehicle.