

### III.18 Bank Perdagangan : Pinjaman Tidak Berbayar Mengikut Sektor

*Commercial Bank : Non-Performing Loans by Sector*

RM juta

RM million

Tujuan atau kumpulan peminjam	Bagi tempoh berakhir As at end						Purpose or group of borrowers
	Dis 96 Dec 96	Mac 97 Mar 97	Jun 97 Jun 97	Sep 97 Sep 97	Dis 97 Dec 97	Mac 98 Mar 98	
Pertanian, pemburuan, perhutanan & perikanan	285.9	235.3	229.1	226.5	246.8	259.5	<i>Agriculture, hunting, forestry &amp; fishing</i>
Perlombongan & kuari	50.3	40.5	22.4	73.1	81.2	31.2	<i>Mining &amp; quarrying</i>
Perkilangan	1,736.7	1,823.9	2,293.0	2,121.1	2,734.0	3,801.1	<i>Manufacturing</i>
Elektrik, gas & bekalan air	18.7	18.0	5.3	7.5	23.7	121.3	<i>Electricity, gas &amp; water supply</i>
Perdagangan borong, perdagangan runcit, restoran & hotel	895.5	827.3	863.1	1,007.3	1,338.6	1,970.4	<i>Wholesale, retail, restaurant &amp; hotels</i>
Perdagangan borong	366.0	377.9	408.3	499.0	687.1	1,084.1	<i>Wholesale trade</i>
Perdagangan runcit	398.1	341.1	351.5	370.9	471.6	612.4	<i>Retail trade</i>
Restoran & hotel	131.4	108.4	103.3	137.4	179.9	273.9	<i>Restaurants &amp; hotels</i>
Pembinaan	979.5	966.3	1,054.6	901.2	1,349.6	3,002.1	<i>Construction</i>
Pembelian harta kediaman	1,157.0	1,125.0	1,092.3	1,119.1	1,632.0	2,454.7	<i>Purchase of residential property</i>
Pembelian harta bukan kediaman	303.2	508.5	654.8	574.7	907.0	1,328.9	<i>Purchase of non-residential property</i>
Hartanah	626.7	626.5	984.8	857.7	934.3	1,437.5	<i>Real estate</i>
Pengangkutan, penyimpanan dan perhubungan	131.7	109.0	120.6	139.2	242.3	575.3	<i>Transport, storage &amp; communications</i>
Perkhidmatan kewangan, insurans dan perniagaan	316.7	292.6	367.4	400.7	886.6	1,157.6	<i>Financing, insurance &amp; business services</i>
Perkhidmatan kewangan	137.0	104.3	103.2	107.8	587.2	651.5	<i>Financial services</i>
Insurans	5.0	5.8	2.7	2.4	4.2	8.0	<i>Insurance</i>
Perniagaan	174.7	182.6	261.4	290.5	295.2	498.1	<i>Business services</i>
Kredit penggunaan	858.4	881.2	1,039.7	805.2	1,144.8	1,851.8	<i>Consumption credit</i>
Pinjaman kad kredit	136.8	270.9	316.5	286.7	344.7	423.7	<i>Credit card loans</i>
Kegunaan peribadi	655.8	563.0	677.2	430.9	715.4	1,310.9	<i>Personal use</i>
Pembelian barangan pengguna	65.8	47.3	46.0	87.6	84.7	117.2	<i>Purchase of consumer durable goods</i>
Pembelian sekuriti	155.4	153.8	198.4	436.2	1,411.5	3,011.8	<i>Purchase of securities</i>
Pembelian kenderaan pengangkutan <sup>1</sup>	13.4	9.5	3.3	15.4	15.0	8.3	<i>Purchase of transport vehicles <sup>1</sup></i>
Lain-lain	633.5	360.5	313.2	456.3	1,212.0	1,266.1	<i>Others</i>
<b>Jumlah pinjaman tak berbayar</b>	<b>8,162.5</b>	<b>7,977.8</b>	<b>9,242.1</b>	<b>9,141.1</b>	<b>14,159.3</b>	<b>22,277.6</b>	<b>Total non-performing loans</b>

<sup>1</sup> Termasuk kenderaan persendirian

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