# III.20 Bank Saudagar : Pinjaman Tidak Berbayar Mengikut Sektor
*Merchant 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* |
|---|---|---|---|---|---|---|---|
| | Jun 97 *Jun. 97* | Sep. 97 *Sep. 97* | Dis. 97 *Dec. 97* | Mac 98 *Mar. 98* | Jun 98 *Jun. 98* | Sep. 97 *Sep. 97* | |
| Pertanian, pemburuan, perhutanan dan perikanan | 17.7 | 16.7 | 111.2 | 73.7 | 138.0 | 100.1 | *Agriculture, hunting, forestry and fishing* |
| Perlombongan dan kuari | 10.4 | 28.5 | 30.2 | 20.4 | 34.7 | 35.8 | *Mining and quarrying* |
| Perkilangan | 140.1 | 124.2 | 161.4 | 243.2 | 358.3 | 420.2 | *Manufacturing* |
| Elektrik, gas dan bekalan air | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | *Electricity, gas and water supply* |
| Perdagangan borong, perdagangan runcit, restoran dan hotel | 32.5 | 30.8 | 60.9 | 63.9 | 90.2 | 129.1 | *Wholesale, retail, restaurant and hotels* |
| Perdagangan borong | 19.2 | 15.7 | 21.3 | 24.6 | 48.8 | 73.5 | *Wholesale trade* |
| Perdagangan runcit | 4.3 | 6.3 | 8.4 | 6.1 | 4.1 | 9.7 | *Retail trade* |
| Restoran dan hotel | 9.0 | 8.8 | 31.2 | 33.2 | 37.3 | 46.0 | *Restaurants and hotels* |
| Pembinaan | 83.3 | 61.2 | 220.0 | 705.5 | 812.3 | 945.7 | *Construction* |
| Pembelian harta kediaman | 0.9 | 0.7 | 0.8 | 0.8 | 0.7 | 0.5 | *Purchase of residential property* |
| Pembelian harta bukan kediaman | 0.4 | 0.4 | 0.1 | 37.2 | 104.0 | 84.1 | *Purchase of non-residential property* |
| Hartanah | 18.9 | 17.0 | 46.8 | 104.5 | 188.0 | 260.7 | *Real estate* |
| Pengangkutan, penyimpanan dan perhubungan | 53.8 | 23.6 | 57.8 | 71.9 | 68.1 | 149.4 | *Transport, storage and communications* |
| Perkhidmatan kewangan, insurans dan perniagaan | 3.4 | 3.2 | 94.3 | 128.7 | 301.2 | 469.2 | *Financing, insurance and business services* |
| Perkhidmatan kewangan | 0.3 | 0.2 | 57.5 | 71.3 | 144.5 | 215.2 | *Financial services* |
| Insurans | 0.6 | 0.5 | 0.0 | 18.8 | 22.3 | 23.2 | *Insurance* |
| Perniagaan | 2.6 | 2.6 | 36.8 | 38.6 | 134.3 | 230.7 | *Business services* |
| Kredit penggunaan | 0.0 | 0.0 | 0.0 | 58.1 | 60.3 | 62.4 | *Consumption credit* |
| Pinjaman kad kredit | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | *Credit card loans* |
| Kegunaan peribadi | 0.0 | 0.0 | 0.0 | 58.1 | 60.3 | 62.4 | *Personal use* |
| Pembelian barangan pengguna | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | *Purchase of consumer durable goods* |
| Pembelian sekuriti | 45.8 | 122.4 | 260.3 | 276.7 | 805.1 | 726.1 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan [1] | 9.3 | 9.3 | 9.3 | 9.3 | 4.6 | 4.6 | *Purchase of transport vehicles [1]* |
| Lain-lain | 16.7 | 20.0 | 42.9 | 27.0 | 53.9 | 88.0 | *Others* |
| Jumlah pinjaman tak berbayar | 433.1 | 457.9 | 1,096.1 | 1,821.1 | 3,019.2 | 3,475.9 | *Total non-performing loans* |

[1] Termasuk kenderaan persendirian.

*[1] Includes purchase of personal vehicle.*