# III.19 Bank Perdagangan[1]: Pinjaman Tidak Berbayar mengikut Sektor
*Commercial Banks[1]: Non-Performing Loans by Sector*

RM juta / *RM million*

| Tujuan atau kumpulan peminjam | Bagi tempoh berakhir *As at end* | | | | | | *Purpose or group borrowers* |
|---|---|---|---|---|---|---|---|
| | Dis.2001 *Dec. 2001* | Dis.2002 *Dec. 2002* | Dis. 2003 *Dec. 2003* | Dis. 2004 *Dec. 2004* | Mar. 2005 *Mar. 2005* | Jun. 2005 *Jun. 2005* | |
| Pertanian, pemburuan, perhutanan dan perikanan | 758.1 | 860.1 | 704.0 | 620.3 | 589.7 | 620.3 | *Agriculture, hunting, forestry and fishing* |
| Perlombongan dan kuari | 178.2 | 113.9 | 106.1 | 62.6 | 60.4 | 64.1 | *Mining and quarrying* |
| Perkilangan | 10,810.3 | 11,065.8 | 8,822.2 | 7,765.4 | 7,069.7 | 6,811.6 | *Manufacturing* |
| Elektrik, gas dan bekalan air | 210.9 | 198.0 | 1,320.8 | 1,212.7 | 1,172.4 | 1,189.7 | *Electricity, gas and water supply* |
| Perdagangan borong, perdagangan runcit, restoran dan hotel | 4,285.4 | 3,613.3 | 3,882.9 | 3,885.5 | 3,658.9 | 3,660.8 | *Wholesale, retail, restaurant and hotels* |
| Perdagangan borong | 1,959.4 | 1,673.7 | 1,600.3 | 1,565.0 | 1,476.5 | 1,420.2 | *Wholesale trade* |
| Perdagangan runcit | 1,155.5 | 1,044.7 | 1,271.7 | 1,152.3 | 1,068.2 | 1,094.8 | *Retail trade* |
| Restoran dan hotel | 1,170.5 | 894.9 | 1,010.8 | 1,168.2 | 1,114.2 | 1,145.9 | *Restaurants and hotels* |
| Pembinaan | 7,580.5 | 6,787.0 | 5,414.2 | 5,547.7 | 5,045.5 | 5,732.6 | *Construction* |
| Pembelian harta kediaman | 5,145.2 | 6,682.0 | 7,841.1 | 10,547.6 | 11,351.0 | 12,515.2 | *Purchase of residential property* |
| Pembelian harta bukan kediaman | 3,027.3 | 2,955.4 | 2,772.7 | 3,338.7 | 3,228.9 | 3,877.8 | *Purchase of non-residential property* |
| Hartanah | 3,806.8 | 2,917.6 | 2,539.0 | 2,327.5 | 2,344.8 | 2,486.7 | *Real estate* |
| Pengangkutan, penyimpanan dan perhubungan | 820.8 | 782.9 | 828.0 | 580.6 | 541.1 | 585.7 | *Transport, storage and communications* |
| Perkhidmatan kewangan, insurans dan perniagaan | 3,852.5 | 2,345.7 | 1,791.5 | 1,579.9 | 1,529.5 | 1,856.8 | *Financing, insurance and business services* |
| Perkhidmatan kewangan | 2,440.5 | 1,258.3 | 831.2 | 635.9 | 622.5 | 855.1 | *Financial services* |
| Insurans | 41.3 | 32.1 | 17.5 | 3.8 | 3.0 | 2.3 | *Insurance* |
| Perniagaan | 1,370.6 | 1,055.2 | 942.8 | 940.1 | 904.1 | 999.5 | *Business services* |
| Kredit penggunaan | 2,082.8 | 2,215.5 | 2,348.4 | 2,380.4 | 2,426.5 | 2,480.7 | *Consumption credit* |
| Pinjaman kad kredit | 312.6 | 364.2 | 482.5 | 559.3 | 611.5 | 661.4 | *Credit cards* |
| Kegunaan peribadi | 1,712.9 | 1,801.8 | 1,822.4 | 1,787.1 | 1,785.8 | 1,790.1 | *Personal use* |
| Pembelian barangan pengguna | 57.3 | 49.5 | 43.5 | 34.0 | 29.2 | 29.3 | *Purchase of consumer durable goods* |
| Pembelian sekuriti | 3,017.2 | 2,478.0 | 2,309.9 | 2,197.9 | 2,188.8 | 2,314.2 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan [2] | 236.0 | 226.0 | 211.9 | 1,197.9 | 1,244.8 | 2,211.4 | *Purchase of transport vehicles* [2] |
| Lain-lain | 2,337.9 | 2,088.0 | 1,452.8 | 1,655.0 | 1,672.8 | 1,554.1 | *Others* |
| Jumlah pinjaman tak berbayar | 48,149.9 | 45,329.1 | 42,345.7 | 44,899.8 | 44,124.9 | 47,961.7 | *Total non-performing loans* |

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

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