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. 2002 *Dec. 2002*	Dis. 2003 *Dec. 2003*	Dis. 2004 *Dec. 2004*	Dis. 2005 *Dec. 2005*	Mac 2006 *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[2]	226.0	211.9	1,197.9	2,475.8	3,709.2	*Purchase of transport vehicles [2]*
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.

III.19b Bank Perdagangan[1]: Pinjaman Tidak Berbayar Mengikut Sektor (format baru)

Commercial Banks[1]: Non-Performing Loans by Sector (new format)

RM juta / *RM million*

Tujuan	2006		Purpose
	Jun[a]/June[p]	*Sep[a]./Sept.[p]*	
Pembelian sekuriti	1,914.3	1,820.5	*Purchase of securities*
Pembelian kenderaan pengangkutan	3,907.0	3,793.4	*Purchase of transport vehicle*
yang mana: Pembelian kereta penumpang	2,891.0	2,659.3	*of which: Purchase of passenger cars*
Pembelian harta kediaman	13,893.5	13,783.8	*Purchase of residential property*
<= 25k	364.8	321.8	*<= 25k*
>25k hingga 60k	1,684.5	1,609.2	*>25k to 60k*
>60k hingga 100k	2,877.7	2,797.3	*>60k to 100k*
>100k hingga 150k	2,928.9	2,931.7	*>100k to 150k*
>150k hingga 250k	3,443.1	3,482.9	*>150k to 250k*
>250k	2,594.5	2,641.0	*>250k*
Pembelian harta bukan kediaman	4,724.3	4,510.1	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	820.8	735.5	*Industrial building and factories*
Tanah	1,040.9	932.1	*Land*
Kompleks perniagaan	724.1	727.4	*Commercial complexes*
Rumah kedai	1,295.0	1,254.8	*Shophouse*
Lain-lain	843.5	860.3	*Others*
Pembelian aset tetap selain tanah dan bangunan	189.7	190.0	*Purchase of fixed assets other than land and building*
Kegunaan persendirian	1,873.1	1,822.3	*Personal uses*
Kad kredit	597.2	642.5	*Credit cards*
Pembelian barangan pengguna	26.7	23.8	*Purchase of consumer durable goods*
Pembinaan	2,579.2	2,875.3	*Construction*
Modal kerja	15,202.5	14,886.0	*Working capital*
Tujuan lain	5,489.9	5,386.8	*Other purpose*
Jumlah pinjaman tak berbayar	**50,397.5**	**49,734.6**	***Total non-performing loans***
Sektor[2]			**Sectors[2]**
Pertanian primer	590.7	610.0	*Primary agriculture*
Perlombongan dan kuari	60.1	56.2	*Mining and quarrying*
Perkilangan (termasuk asas tani)	6,846.4	6,549.3	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	1,222.6	1,227.7	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran dan hotel	3,709.2	3,834.8	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	1,726.7	1,815.7	*Wholesale trade*
Perdagangan runcit	1,140.9	1,225.8	*Retail trade*
Restoran dan hotel	841.6	793.3	*Restaurants and hotels*
Pembinaan	6,105.2	6,244.4	*Construction*
Harta tanah	2,424.5	2,435.7	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	521.0	523.4	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	1,634.4	1,899.1	*Finance, insurance and business activities*
Perantara kewangan	424.5	703.2	*Financial intermediation*
Aktiviti penyewaan & perniagaan	180.2	85.3	*Renting & business activities*
Penyelidikan & pembangunan	0.4	0.4	*Research & development*
Aktiviti perniagaan lain	1,029.3	1,110.2	*Other business activities*
Pendidikan, kesihatan dan lain-lain	1,070.7	1,070.9	*Education, health & others*
Sektor isirumah[3]	23,650.8	22,892.0	*Household sector[3]*
Sektor t.d.d.l.	2,561.9	2,391.2	*Other sector n.e.c*

Nota: Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka. Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan.
Pinjaman tidak berbayar mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman tidak berbayar mengikut tujuan (Jumlah pinjaman tidak berbayar). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual III.19

1 Termasuk bank-bank Islam

2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

3 Sektor isirumah = Jumlah pinjaman tidak berbayar mengikut tujuan kepada isirumah.

t.d.d.l. tidak diklasifikasikan di tempat lain

a. Awalan. Data adalah tertakluk kepada semakan berikutan perubahan dalam pengelasan penunjuk pinjaman

Note: Sub-total may not necessarily add up to grand total due to rounding.
With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose.
NPLs by sector (economic sectors/industry + household sector) = NPLs by purpose (Total NPLs).
The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table III.19

1 Includes Islamic banks

2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

3 Household sector = total NPLs by purpose to households.

n.e.c. not elsewhere classified.

p. Preliminary. Data subject to revision arising from change in the classification