2.19.1 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	2008				Purpose
	Mac/Mar.	Jun/June	Sep./Sept.	Dis./Dec.	
Pembelian sekuriti	969.1	787.4	751.2	710.4	*Purchase of securities*
Pembelian kenderaan pengangkutan	2,425.7	2,131.1	1,954.5	2,029.7	*Purchase of transport vehicle*
yang mana: Pembelian kereta penumpang	2,309.4	2,039.4	1,870.2	1,949.8	*of which: Purchase of passenger cars*
Pembelian harta kediaman	11,736.6	10,837.9	10,491.9	10,731.6	*Purchase of residential property*
<= 25k	217.9	184.5	172.8	168.6	*<= 25k*
>25k hingga 60k	1,301.9	1,120.4	1,078.7	1,107.1	*>25k to 60k*
>60k hingga 100k	2,325.4	2,135.7	2,064.0	2,113.8	*>60k to 100k*
>100k hingga 150k	2,587.1	2,401.8	2,323.6	2,366.8	*>100k to 150k*
>150k hingga 250k	3,049.3	2,825.4	2,702.0	2,722.4	*>150k to 250k*
>250k	2,254.9	2,170.0	2,150.7	2,253.0	*>250k*
Pembelian harta bukan kediaman	3,178.5	2,990.4	2,847.9	2,686.5	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	507.5	479.0	479.2	480.1	*Industrial building and factories*
Tanah	648.6	651.5	590.2	489.7	*Land*
Kompleks perniagaan	507.0	451.7	435.4	440.7	*Commercial complexes*
Rumah kedai	1,123.6	1,030.3	984.0	945.9	*Shophouse*
Lain-lain	391.8	377.9	359.0	330.1	*Others*
Pembelian aset tetap selain tanah dan bangunan	197.1	234.5	237.0	233.8	*Purchase of fixed assets other than land and building*
Kegunaan persendirian	1,800.5	1,574.4	1,582.0	1,585.4	*Personal uses*
Kad kredit	566.2	537.4	515.0	590.4	*Credit cards*
Pembelian barangan pengguna	15.2	9.7	10.1	10.9	*Purchase of consumer durable goods*
Pembinaan	2,033.6	1,971.6	1,870.5	1,676.3	*Construction*
Modal kerja	13,814.3	13,423.6	13,474.5	12,418.6	*Working capital*
Tujuan lain	2,508.8	1,629.6	1,392.4	1,399.3	*Other purpose*
Jumlah pinjaman tak berbayar	**39,245.6**	**36,127.7**	**35,126.9**	**34,073.0**	***Total non-performing loans***
Sektor[2]					**Sectors[2]**
Pertanian primer	440.2	393.0	361.1	350.7	*Primary agriculture*
Perlombongan dan kuari	34.2	36.0	40.2	44.2	*Mining and quarrying*
Perkilangan (termasuk asas tani)	6,048.3	5,729.4	5,601.9	5,721.4	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	1,161.9	1,155.3	1,161.0	607.2	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran dan hotel	3,396.8	2,909.7	2,991.0	2,920.5	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	1,783.3	1,551.3	1,733.1	1,728.0	*Wholesale trade*
Perdagangan runcit	1,104.2	1,056.3	949.1	941.1	*Retail trade*
Restoran dan hotel	509.3	302.1	308.9	251.4	*Restaurants and hotels*
Pembinaan	4,524.4	4,149.8	4,022.0	3,504.8	*Construction*
Pengangkutan, penyimpanan dan komunikasi	422.2	345.9	335.6	338.2	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	2,621.2	2,665.7	2,564.2	2,362.8	*Finance, insurance and business activities*
Perantara kewangan	391.5	374.4	368.7	329.5	*Financial intermediation*
Harta tanah, aktiviti penyewaan & perniagaan	1,465.2	1,442.7	1,446.1	1,361.6	*Real estate, renting & business activities*
Penyelidikan & pembangunan	0.0	0.0	0.2	0.3	*Research & development*
Aktiviti perniagaan lain	764.5	848.6	749.2	671.4	*Other business activities*
Pendidikan, kesihatan dan lain-lain	862.2	658.1	621.8	454.8	*Education, health & others*
Sektor isirumah3	17,951.3	16,382.8	15,795.5	16,219.0	*Household sector3*
Sektor t.d.d.l.	1,782.8	1,702.0	1,632.6	1,549.4	*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

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.