III.19 Bank Perdagangan: Pinjaman Tidak Berbayar mengikut Sektor
Commercial Banks: 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*	Jun 2002 *Jun. 2002*	Sep.2002 *Sep. 2002*	Dis.2002 *Dec. 2002*	Sep 2003 *Sep. 2003*	Dis. 2003 *Dec. 2003*	
Pertanian, pemburuan, perhutanan dan perikanan	758.1	792.6	839.8	860.1	727.8	704.0	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	178.2	155.0	111.3	113.9	104.1	106.1	*Mining and quarrying*
Perkilangan	10,784.6	11,488.6	11,555.2	11,065.8	9,479.0	8,837.1	*Manufacturing*
Elektrik, gas dan bekalan air	210.9	43.5	187.4	198.0	207.8	1,320.8	*Electricity, gas and water supply*
Perdagangan borong, perdagangan runcit, restoran dan hotel	4,279.1	3,729.1	3,715.4	3,613.3	3,814.5	3,890.2	*Wholesale, retail, restaurant and hotels*
Perdagangan borong	1,956.8	1,801.2	1,744.2	1,673.7	1,648.1	1,604.9	*Wholesale trade*
Perdagangan runcit	1,151.8	1,069.0	1,058.2	1,044.7	1,286.0	1,274.5	*Retail trade*
Restoran dan hotel	1,170.5	858.9	913.1	894.9	880.3	1,010.8	*Restaurants and hotels*
Pembinaan	7,579.3	7,236.5	7,174.2	6,787.0	5,838.1	5,433.2	*Construction*
Pembelian harta kediaman	5,145.1	6,013.3	6,171.4	6,682.0	7,626.7	7,841.1	*Purchase of residential property*
Pembelian harta bukan kediaman	3,000.7	3,064.8	2,974.8	2,955.4	2,791.1	2,772.7	*Purchase of non-residential property*
Hartanah	3,806.8	3,296.1	2,933.5	2,917.6	2,747.5	2,535.3	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	819.6	866.8	870.4	782.9	870.4	828.0	*Transport, storage and communications*
Perkhidmatan kewangan, insurans dan perniagaan	3,852.5	3,760.4	2,790.3	2,345.7	1,793.3	1,794.4	*Financing, insurance and business services*
Perkhidmatan kewangan	2,440.5	2,359.4	1,406.4	1,258.3	767.8	831.2	*Financial services*
Insurans	41.3	16.8	31.6	32.1	18.3	17.5	*Insurance*
Perniagaan	1,370.6	1,384.1	1,352.3	1,055.2	1,007.2	945.6	*Business services*
Kredit penggunaan	2,060.4	2,165.3	2,185.6	2,215.5	2,303.1	2,348.4	*Consumption credit*
Pinjaman kad kredit	312.6	334.1	333.8	364.2	435.4	482.5	*Credit cards*
Kegunaan peribadi	1,692.1	1,781.9	1,800.6	1,801.8	1,822.9	1,822.4	*Personal use*
Pembelian barangan pengguna	55.7	49.3	51.1	49.5	44.8	43.5	*Purchase of consumer durable goods*
Pembelian sekuriti	3,017.2	2,895.0	2,812.8	2,478.0	2,488.5	2,381.2	*Purchase of securities*
Pembelian kenderaan pengangkutan [2]	235.5	209.9	223.1	226.0	209.4	211.9	*Purchase of transport vehicles* [2]
Lain-lain	2,336.2	2,541.0	2,463.6	2,088.0	1,900.3	1,452.8	*Others*
Jumlah pinjaman tak berbayar	48,064.1	48,258.0	47,008.8	45,329.1	42,901.7	42,457.2	*Total non-performing loans*

1 Termasuk Institusi Perbankan Islam
2 Termasuk kenderaan persendirian

1 Includes Islamic Banks
2 Includes purchase of personal vehicle.