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				2009			Purpose
	Mac/Mar.	Jun/June	Sep./Sept.	Dis./Dec.	Mac/Mar.	Jun/June	Sep./Sept.	
Pembelian sekuriti	969.1	787.4	751.2	710.4	499.3	417.7	450.3	*Purchase of securities*
Pembelian kenderaan pengangkutan	2,425.7	2,131.1	1,954.5	2,040.4	2,050.2	1,951.5	1,847.3	*Purchase of transport vehicle*
yang mana: Pembelian kereta penumpang	2,309.4	2,039.4	1,870.2	1,960.6	1,936.8	1,841.6	1,741.3	*of which: Purchase of passenger cars*
Pembelian harta kediaman	11,737.5	10,838.8	10,492.9	10,736.2	10,878.3	10,620.1	10,311.7	*Purchase of residential property*
<= 25k	218.4	185.0	173.4	168.6	160.2	150.8	149.7	*<= 25k*
>25k hingga 60k	1,302.1	1,120.6	1,079.0	1,107.1	1,101.1	1,064.2	1,051.2	*>25k to 60k*
>60k hingga 100k	2,325.6	2,135.9	2,064.2	2,113.8	2,119.0	2,054.6	1,992.8	*>60k to 100k*
>100k hingga 150k	2,587.2	2,401.8	2,323.6	2,368.3	2,383.5	2,309.4	2,219.3	*>100k to 150k*
>150k hingga 250k	3,049.3	2,825.5	2,702.0	2,723.9	2,752.1	2,664.9	2,564.9	*>150k to 250k*
>250k	2,254.9	2,170.0	2,150.7	2,254.5	2,362.4	2,376.2	2,333.9	*>250k*
Pembelian harta bukan kediaman	3,178.5	2,990.4	2,847.9	2,684.0	2,431.2	2,345.0	2,410.5	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	507.5	479.0	479.2	480.1	483.8	499.2	493.0	*Industrial building and factories*
Tanah	648.6	651.5	590.2	489.7	422.3	412.8	444.2	*Land*
Kompleks perniagaan	507.0	451.7	435.4	440.7	318.0	318.3	320.3	*Commercial complexes*
Rumah kedai	1,123.6	1,030.3	984.0	943.4	909.1	856.7	847.0	*Shophouse*
Lain-lain	391.8	377.9	359.0	330.1	297.9	258.0	305.9	*Others*
Pembelian aset tetap selain tanah dan bangunan	197.1	234.5	237.0	233.8	257.8	254.3	296.4	*Purchase of fixed assets other than land and building*
Kegunaan persendirian	1,800.5	1,574.4	1,582.0	1,585.5	1,523.0	1,547.1	1,549.6	*Personal uses*
Kad kredit	566.2	537.4	515.0	590.4	629.6	680.9	628.4	*Credit cards [4]*
Pembelian barangan pengguna	15.2	9.7	10.1	10.9	10.9	9.2	8.7	*Purchase of consumer durable goods*
Pembinaan	2,033.6	1,971.6	1,870.5	1,676.3	1,611.0	1,581.3	1,819.1	*Construction*
Modal kerja	13,817.0	13,426.7	13,477.8	12,393.4	11,616.1	11,814.8	12,392.4	*Working capital*
Tujuan lain	2,508.8	1,629.6	1,392.4	1,399.3	1,283.4	1,194.1	1,139.5	*Other purpose*
Jumlah pinjaman tak berbayar	**39,249.2**	**36,131.7**	**35,131.3**	**34,060.7**	**32,790.9**	**32,415.9**	**32,853.9**	***Total non-performing loans***
Sektor[2]								**Sectors[2]**
Pertanian primer	440.2	393.0	361.1	350.7	363.4	320.0	413.7	*Primary agriculture*
Perlombongan dan kuari	34.2	36.0	40.2	44.2	45.0	39.7	184.8	*Mining and quarrying*
Perkilangan (termasuk asas tani)	6,048.4	5,729.5	5,602.0	5,706.2	5,603.0	5,698.2	6,007.3	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	1,161.9	1,155.3	1,161.0	607.2	197.6	181.5	190.0	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran dan hotel	3,399.1	2,912.3	2,993.9	2,921.6	2,918.5	2,954.5	3,159.5	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	1,784.9	1,553.1	1,735.0	1,729.0	1,763.6	1,694.9	1,902.4	*Wholesale trade*
Perdagangan runcit	1,104.9	1,057.2	950.0	941.1	944.6	1,045.2	1,093.1	*Retail trade*
Restoran dan hotel	509.3	302.1	308.9	251.4	210.3	214.4	163.9	*Restaurants and hotels*
Pembinaan	4,524.4	4,149.8	4,022.0	3,512.7	3,234.3	3,138.6	3,226.5	*Construction*
Pengangkutan, penyimpanan dan komunikasi	422.2	345.9	335.6	344.8	337.3	279.3	288.5	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	2,621.6	2,666.0	2,564.6	2,365.3	2,092.1	2,269.6	2,208.9	*Finance, insurance and business activities*
Perantara kewangan	391.5	374.4	368.7	329.5	285.8	423.6	404.7	*Financial intermediation*
Harta tanah, aktiviti penyewaan & perniagaan	1,465.2	1,442.7	1,446.1	1,361.8	1,215.5	1,245.5	1,114.6	*Real estate, renting & business activities*
Penyelidikan & pembangunan	0.0	0.0	0.2	0.3	0.2	0.3	0.1	*Research & development*
Aktiviti perniagaan lain	764.9	849.0	749.6	673.8	590.5	600.3	689.6	*Other business activities*
Pendidikan, kesihatan dan lain-lair	862.2	658.1	621.8	458.4	262.9	267.9	331.8	*Education, health & others*
Sektor isirumah3	17,952.2	16,383.8	15,796.5	16,219.0	16,144.2	15,765.5	15,249.8	*Household sector3*
Sektor t.d.d.l.	1,782.8	1,702.0	1,632.6	1,530.7	1,592.7	1,501.2	1,593.1	*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.
4 Termasuk transaksi kad kredit dan kad caj institusi-institusi perbankan
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.
4 Includes credit and charge card transaction of the banking system
n.e.c. not elsewhere classified.