# 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* | Mac. 2004 *Mar. 2004* | Jun. 2004 *Jun. 2004* | Sep. 2004 *Sept. 2004* | |
| Pertanian, pemburuan, perhutanan dan perikanan | 758.1 | 860.1 | 704.0 | 749.6 | 626.0 | 603.1 | *Agriculture, hunting, forestry and fishing* |
| Perlombongan dan kuari | 178.2 | 113.9 | 106.1 | 101.5 | 60.1 | 75.6 | *Mining and quarrying* |
| Perkilangan | 10,810.3 | 11,065.8 | 8,822.2 | 8,932.9 | 8,560.8 | 8,490.6 | *Manufacturing* |
| Elektrik, gas dan bekalan air | 210.9 | 198.0 | 1,320.8 | 1,289.9 | 1,303.9 | 1,322.6 | *Electricity, gas and water supply* |
| Perdagangan borong, perdagangan runcit, restoran dan hotel | 4,285.4 | 3,613.3 | 3,882.9 | 3,961.0 | 3,848.6 | 4,031.2 | *Wholesale, retail, restaurant and hotels* |
| Perdagangan borong | 1,959.4 | 1,673.7 | 1,600.3 | 1,610.5 | 1,476.0 | 1,583.2 | *Wholesale trade* |
| Perdagangan runcit | 1,155.5 | 1,044.7 | 1,271.7 | 1,333.9 | 1,368.9 | 1,277.1 | *Retail trade* |
| Restoran dan hotel | 1,170.5 | 894.9 | 1,010.8 | 1,016.6 | 1,003.7 | 1,170.9 | *Restaurants and hotels* |
| Pembinaan | 7,580.5 | 6,787.0 | 5,414.2 | 5,491.9 | 5,456.1 | 5,508.9 | *Construction* |
| Pembelian harta kediaman | 5,145.2 | 6,682.0 | 7,841.1 | 8,265.4 | 8,474.2 | 9,028.1 | *Purchase of residential property* |
| Pembelian harta bukan kediaman | 3,027.3 | 2,955.4 | 2,772.7 | 2,696.5 | 2,625.6 | 2,690.9 | *Purchase of non-residential property* |
| Hartanah | 3,806.8 | 2,917.6 | 2,539.0 | 2,490.7 | 2,264.8 | 2,424.3 | *Real estate* |
| Pengangkutan, penyimpanan dan perhubungan | 820.8 | 782.9 | 828.0 | 855.1 | 867.5 | 685.0 | *Transport, storage and communications* |
| Perkhidmatan kewangan, insurans dan perniagaan | 3,852.5 | 2,345.7 | 1,791.5 | 1,561.9 | 1,648.8 | 1,721.8 | *Financing, insurance and business services* |
| Perkhidmatan kewangan | 2,440.5 | 1,258.3 | 831.2 | 691.8 | 670.3 | 685.0 | *Financial services* |
| Insurans | 41.3 | 32.1 | 17.5 | 18.4 | 3.4 | 3.4 | *Insurance* |
| Perniagaan | 1,370.6 | 1,055.2 | 942.8 | 851.7 | 975.1 | 1,033.4 | *Business services* |
| Kredit penggunaan | 2,082.8 | 2,215.5 | 2,348.4 | 2,327.4 | 2,257.9 | 2,256.5 | *Consumption credit* |
| Pinjaman kad kredit | 312.6 | 364.2 | 482.5 | 465.1 | 453.9 | 473.8 | *Credit cards* |
| Kegunaan peribadi | 1,712.9 | 1,801.8 | 1,822.4 | 1,821.1 | 1,763.6 | 1,743.9 | *Personal use* |
| Pembelian barangan pengguna | 57.3 | 49.5 | 43.5 | 41.2 | 40.4 | 38.7 | *Purchase of consumer durable goods* |
| Pembelian sekuriti | 3,017.2 | 2,478.0 | 2,309.9 | 2,148.8 | 2,081.5 | 2,317.4 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan [2] | 236.0 | 226.0 | 211.9 | 203.6 | 185.8 | 713.0 | *Purchase of transport vehicles* [2] |
| Lain-lain | 2,337.9 | 2,088.0 | 1,452.8 | 1,519.2 | 1,459.2 | 1,484.5 | *Others* |
| Jumlah pinjaman tak berbayar | 48,149.9 | 45,329.1 | 42,345.7 | 42,595.4 | 41,720.8 | 43,353.3 | *Total non-performing loans* |

1 Termasuk institusi perbankan islam
2 Termasuk kenderaan persendirian

*1 Includes islamic banks*
*2 Includes purchase of personal vehicle*