III.21 Bank Saudagar: Pinjaman Tidak Berbayar Mengikut Sektor
Merchant Bank: 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	47.3	22.0	24.4	20.5	20.6	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	4.1	4.4	4.5	4.6	4.1	*Mining and quarrying*
Perkilangan	792.5	538.1	554.3	316.1	415.0	*Manufacturing*
Elektrik, gas dan bekalan air	208.4	118.0	82.3	0.0	0.0	*Electricity, gas and water supply*
Perdagangan borong, perdagangan runcit, restoran dan hotel	181.4	217.6	173.9	177.1	106.6	*Wholesale, retail, restaurant and hotels*
Perdagangan borong	29.8	9.8	7.8	7.4	6.8	*Wholesale trade*
Perdagangan runcit	5.6	6.5	1.2	10.8	0.2	*Retail trade*
Restoran dan hotel	146.1	201.3	165.0	158.9	99.6	*Restaurants and hotels*
Pembinaan	756.6	531.2	496.5	434.2	437.9	*Construction*
Pembelian harta kediaman	0.2	0.1	0.4	0.3	0.3	*Purchase of residential property*
Pembelian harta bukan kediaman	70.9	65.9	49.3	36.9	37.0	*Purchase of non-residential property*
Hartanah	454.3	407.3	372.0	280.1	283.5	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	38.4	22.9	0.0	0.0	0.0	*Transport, storage and communications*
Perkhidmatan kewangan, insurans dan perniagaan	139.4	85.6	8.3	5.7	8.0	*Financing, insurance and business services*
Perkhidmatan kewangan	101.3	71.8	2.9	1.1	3.8	*Financial services*
Insurans	0.0	0.0	0.0	0.0	0.0	*Insurance*
Perniagaan	38.1	13.7	5.5	4.6	4.2	*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	12.2	11.5	10.2	12.6	12.8	*Consumption credit*
Pinjaman kad kredit	0.0	0.0	0.0	0.0	0.0	*Credit cards*
Kegunaan peribadi	12.2	11.5	10.2	12.6	12.8	*Personal use*
Pembelian barangan pengguna	0.0	0.0	0.0	0.0	0.0	*Purchase of consumer durable goods*
Pembelian sekuriti	821.5	544.4	301.9	228.9	226.4	*Purchase of securities*
Pembelian kenderaan pengangkutan [1]	0.1	0.1	0.0	0.0	0.0	*Purchase of transport vehicles* [1]
Lain-lain	461.7	249.5	190.0	218.1	171.9	*Others*
Jumlah pinjaman tak berbayar	3,989.0	2,818.6	2,268.0	1,735.1	1,724.2	*Total non-performing loans*

1 Termasuk pembelian kereta penumpang.

1 Includes purchase of passenger cars.

III.21b Bank Saudagar: Pinjaman Tidak Berbayar Mengikut Sektor (format baru)

Merchant Bank: Non-Performing Loans by Sector (new format)

RM juta / *RM million*

Tujuan	2006		Purpose
	Jun[a]/June[p]	*Sep[a]./Sept.[p]*	
Pembelian sekuriti	183.8	145.0	*Purchase of securities*
Pembelian kenderaan pengangkutan	0.0	0.0	*Purchase of transport vehicle*
yang mana: Pembelian kereta penumpang	0.0	0.0	*of which: Purchase of passenger cars*
Pembelian harta kediaman	0.6	0.6	*Purchase of residential property*
<= 25k	0.0	0.0	*<= 25k*
>25k hingga 60k	0.1	0.0	*>25k to 60k*
>60k hingga 100k	0.1	0.1	*>60k to 100k*
>100k hingga 150k	0.1	0.1	*>100k to 150k*
>150k hingga 250k	0.3	0.3	*>150k to 250k*
>250k	0.0	0.0	*>250k*
Pembelian harta bukan kediaman	59.4	59.7	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	0.0	0.0	*Industrial building and factories*
Tanah	39.8	39.9	*Land*
Kompleks perniagaan	13.0	13.2	*Commercial complexes*
Rumah kedai	6.7	6.7	*Shophouse*
Lain-lain	0.0	0.0	*Others*
Pembelian aset tetap selain tanah dan bangunan	1.1	1.1	*Purchase of fixed assets other than land and building*
Kegunaan persendirian	6.8	6.9	*Personal uses*
Kad kredit	n.a	n.a	*Credit cards*
Pembelian barangan pengguna	0.0	0.0	*Purchase of consumer durable goods*
Pembinaan	545.8	575.5	*Construction*
Modal kerja	447.1	504.6	*Working capital*
Tujuan lain	419.4	336.3	*Other purpose*
Jumlah pinjaman tak berbayar	**1,664.1**	**1,629.7**	***Total non-performing loans***
Sektor[1]			**Sectors[1]**
Pertanian primer	73.5	72.2	*Primary agriculture*
Perlombongan dan kuari	0.7	0.7	*Mining and quarrying*
Perkilangan (termasuk asas tani)	351.7	390.7	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	4.2	18.7	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran dan hotel	118.5	106.1	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	0.5	6.3	*Wholesale trade*
Perdagangan runcit	0.0	0.0	*Retail trade*
Restoran dan hotel	117.9	99.8	*Restaurants and hotels*
Pembinaan	401.5	374.4	*Construction*
Harta tanah	261.5	311.5	*Real estate*
Pengangkutan, penyimpanan dan komunikasi	10.5	10.7	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	184.7	97.3	*Finance, insurance and business activities*
Perantara kewangan	6.4	6.4	*Financial intermediation*
Aktiviti penyewaan & perniagaan	0.0	0.0	*Renting & business activities*
Penyelidikan & pembangunan	0.0	0.0	*Research & development*
Aktiviti perniagaan lain	178.3	90.9	*Other business activities*
Pendidikan, kesihatan dan lain-lain	22.1	58.2	*Education, health & others*
Sektor isirumah[2]	71.4	49.3	*Household sector[2]*
Sektor t.d.d.l.	163.7	139.7	*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.20

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

2. 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.20

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

2 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