# 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. 1999 *Dec. 1999* | Mac 2000 *Mar. 2000* | Jun 2000 *Jun. 2000* | Sep. 2000 *Sep. 2000* | Dis. 2000 *Dec. 2000* | Mac 2001 *Mar. 2001* | |
| Pertanian, pemburuan, perhutanan dan perikanan | 603.9 | 566.7 | 542.5 | 625.0 | 572.9 | 519.9 | *Agriculture, hunting, forestry and fishing* |
| Perlombongan dan kuari | 178.1 | 154.0 | 152.6 | 164.4 | 153.4 | 146.9 | *Mining and quarrying* |
| Perkilangan | 7,457.5 | 7,585.5 | 7,608.1 | 7,924.2 | 7,643.4 | 8,950.6 | *Manufacturing* |
| Elektrik, gas dan bekalan air | 33.2 | 68.1 | 171.3 | 168.1 | 179.9 | 201.7 | *Electricity, gas and water supply* |
| Perdagangan borong, perdagangan runcit, restoran dan hotel | 3,826.3 | 3,705.1 | 3,712.3 | 3,936.3 | 4,006.2 | 4,045.8 | *Wholesale, retail, restaurant and hotels* |
| Perdagangan borong | 1,713.6 | 1,805.9 | 1,812.5 | 1,935.5 | 1,845.8 | 1,843.3 | *Wholesale trade* |
| Perdagangan runcit | 1,131.7 | 1,033.6 | 967.0 | 1,079.3 | 1,063.7 | 1,081.8 | *Retail trade* |
| Restoran dan hotel | 981.1 | 865.6 | 932.8 | 921.4 | 1,096.6 | 1,120.8 | *Restaurants and hotels* |
| Pembinaan | 5,458.2 | 5,376.3 | 5,297.5 | 5,865.3 | 5,424.1 | 6,293.9 | *Construction* |
| Pembelian harta kediaman | 3,756.8 | 4,008.6 | 3,574.4 | 3,635.6 | 3,558.9 | 3,970.7 | *Purchase of residential property* |
| Pembelian harta bukan kediaman | 2,397.0 | 2,691.4 | 2,549.0 | 2,767.4 | 2,693.1 | 3,067.7 | *Purchase of non-residential property* |
| Hartanah | 2,162.9 | 2,261.3 | 2,351.1 | 2,469.9 | 2,497.7 | 2,711.3 | *Real estate* |
| Pengangkutan, penyimpanan dan perhubungan | 1,456.0 | 1,119.0 | 1,329.8 | 1,506.0 | 1,104.7 | 1,091.7 | *Transport, storage and communications* |
| Perkhidmatan kewangan, insurans dan perniagaan | 3,118.0 | 2,600.4 | 2,498.0 | 2,484.4 | 2,386.4 | 2,615.8 | *Financing, insurance and business services* |
| Perkhidmatan kewangan | 1,995.2 | 1,575.8 | 1,438.6 | 1,367.0 | 1,299.6 | 1,369.6 | *Financial services* |
| Insurans | 154.0 | 154.8 | 157.7 | 162.8 | 164.8 | 168.3 | *Insurance* |
| Perniagaan | 968.9 | 869.8 | 901.7 | 954.6 | 922.0 | 1,078.0 | *Business services* |
| Kredit penggunaan | 2,002.6 | 2,346.5 | 2,020.5 | 2,035.2 | 2,074.1 | 2,078.7 | *Consumption credit* |
| Pinjaman kad kredit | 216.3 | 319.0 | 253.2 | 274.7 | 290.6 | 311.0 | *Credit cards* |
| Kegunaan peribadi | 1,618.7 | 1,924.7 | 1,659.7 | 1,656.7 | 1,706.5 | 1,698.1 | *Personal use* |
| Pembelian barangan pengguna | 167.6 | 102.8 | 107.6 | 103.8 | 76.9 | 69.5 | *Purchase of consumer durable goods* |
| Pembelian sekuriti | 2,224.1 | 2,166.2 | 2,355.4 | 2,550.7 | 2,404.9 | 2,987.5 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan [2] | 457.0 | 457.5 | 438.1 | 432.1 | 419.4 | 276.4 | *Purchase of transport vehicles* [2] |
| Lain-lain | 1,685.8 | 1,329.3 | 1,124.4 | 1,073.5 | 1,168.8 | 1,429.4 | *Others* |
| Jumlah pinjaman tak berbayar | 36,817.4 | 36,435.9 | 35,725.0 | 37,638.2 | 36,288.1 | 40,387.8 | *Total non-performing loans* |

1 Termasuk Institusi Perbankan Islam
2 Termasuk kenderaan persendirian

*1 Includes Islamic Banks*
*2 Includes purchase of personal vehicle.*