2.21.1 Bank Pelaburan: Pinjaman Tidak Berbayar Mengikut Sektor (format baru)

Investment Bank: 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.	
Pembelian sekuriti	147.6	147.7	163.6	194.5	229.5	*Purchase of securities*
Pembelian kenderaan pengangkutan	0.1	0.1	0.1	0.2	0.2	*Purchase of transport vehicle*
yang mana: Pembelian kereta penumpang	0.0	0.0	0.0	0.2	0.1	*of which: Purchase of passenger cars*
Pembelian harta kediaman	2.4	2.4	2.3	2.3	2.4	*Purchase of residential property*
<= 25k	0.0	0.0	0.0	0.0	0.0	*<= 25k*
>25k hingga 60k	0.2	0.2	0.2	0.2	0.2	*>25k to 60k*
>60k hingga 100k	0.4	0.4	0.4	0.3	0.3	*>60k to 100k*
>100k hingga 150k	1.1	1.2	1.1	1.1	1.1	*>100k to 150k*
>150k hingga 250k	0.5	0.3	0.3	0.5	0.5	*>150k to 250k*
>250k	0.2	0.2	0.2	0.2	0.2	*>250k*
Pembelian harta bukan kediaman	33.2	13.4	13.5	13.5	8.6	*Purchase of non-residential property*
Bangunan kilang dan perusahaan	0.0	0.0	0.0	0.0	0.0	*Industrial building and factories*
Tanah	9.8	3.3	3.4	3.5	3.6	*Land*
Kompleks perniagaan	0.0	0.0	0.0	0.0	0.0	*Commercial complexes*
Rumah kedai	0.0	0.0	0.0	0.0	0.0	*Shophouse*
Lain-lain	23.3	10.1	10.1	10.1	5.0	*Others*
Pembelian aset tetap selain tanah dan bangunan	0.0	0.0	0.0	0.0	2.8	*Purchase of fixed assets other than land and building*
Kegunaan persendirian	7.7	0.0	0.0	0.0	0.0	*Personal uses*
Kad kredit	n.a	n.a	n.a	n.a	n.a	*Credit cards*
Pembelian barangan pengguna	0.0	0.0	0.0	0.0	0.0	*Purchase of consumer durable goods*
Pembinaan	213.2	47.2	47.6	43.0	19.0	*Construction*
Modal kerja	474.1	367.3	418.4	379.6	343.0	*Working capital*
Tujuan lain	130.3	90.3	89.5	91.1	76.3	*Other purpose*
Jumlah pinjaman tak berbayar	**1,008.4**	**668.3**	**735.0**	**724.2**	**681.9**	***Total non-performing loans***
Sektor[1]						**Sectors[1]**
Pertanian primer	12.8	7.2	7.4	7.5	7.7	*Primary agriculture*
Perlombongan dan kuari	0.8	0.9	0.9	0.9	0.9	*Mining and quarrying*
Perkilangan (termasuk asas tani)	220.9	92.9	136.8	137.6	95.6	*Manufacturing (including agro-based)*
Elektrik, gas dan bekalan air	0.0	0.0	0.0	2.1	1.7	*Electricity, gas and water supply*
Perdagangan borong & runcit, restoran dan hotel	32.0	23.7	23.7	23.5	23.6	*Wholesale & retail trade, and restaurants & hotels*
Perdagangan borong	6.2	5.7	5.5	5.0	4.7	*Wholesale trade*
Perdagangan runcit	17.4	13.0	13.2	13.5	13.8	*Retail trade*
Restoran dan hotel	8.4	5.0	5.0	5.0	5.1	*Restaurants and hotels*
Pembinaan	240.8	136.5	141.7	141.9	92.8	*Construction*
Pengangkutan, penyimpanan dan komunikasi	16.4	0.0	0.0	0.0	0.0	*Transport, storage and communication*
Aktiviti kewangan, insurans dan perniagaan	333.5	228.9	230.5	183.1	193.6	*Finance, insurance and business activities*
Perantara kewangan	5.2	4.4	4.3	4.3	3.5	*Financial intermediation*
Harta tanah, aktiviti penyewaan & perniagaan	261.0	160.6	161.0	112.3	109.0	*Real estate, renting & business activities*
Penyelidikan & pembangunan	0.0	0.0	0.0	0.0	0.0	*Research & development*
Aktiviti perniagaan lain	67.3	63.9	65.2	66.5	81.1	*Other business activities*
Pendidikan, kesihatan dan lain-lain	41.7	42.8	43.9	47.0	50.6	*Education, health & others*
Sektor isirumah2	33.7	24.7	29.2	35.3	37.0	*Household sector2*
Sektor t.d.d.l.	75.7	110.9	121.0	145.2	178.5	*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

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.