# 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. | |
| Pembelian sekuriti | 969.1 | 787.4 | 751.2 | 710.4 | 499.3 | *Purchase of securities* |
| Pembelian kenderaan pengangkutan | 2,425.7 | 2,131.1 | 1,954.5 | 2,040.4 | 2,050.2 | *Purchase of transport vehicle* |
| yang mana: Pembelian kereta penumpang | 2,309.4 | 2,039.4 | 1,870.2 | 1,960.6 | 1,936.8 | *of which: Purchase of passenger cars* |
| Pembelian harta kediaman | 11,737.5 | 10,838.8 | 10,492.9 | 10,736.2 | 10,878.3 | *Purchase of residential property* |
| <= 25k | 218.4 | 185.0 | 173.4 | 168.6 | 160.2 | *<= 25k* |
| >25k hingga 60k | 1,302.1 | 1,120.6 | 1,079.0 | 1,107.1 | 1,101.1 | *>25k to 60k* |
| >60k hingga 100k | 2,325.6 | 2,135.9 | 2,064.2 | 2,113.8 | 2,119.0 | *>60k to 100k* |
| >100k hingga 150k | 2,587.2 | 2,401.8 | 2,323.6 | 2,368.3 | 2,383.5 | *>100k to 150k* |
| >150k hingga 250k | 3,049.3 | 2,825.5 | 2,702.0 | 2,723.9 | 2,752.1 | *>150k to 250k* |
| >250k | 2,254.9 | 2,170.0 | 2,150.7 | 2,254.5 | 2,362.4 | *>250k* |
| Pembelian harta bukan kediaman | 3,178.5 | 2,990.4 | 2,847.9 | 2,684.0 | 2,431.2 | *Purchase of non-residential property* |
| Bangunan kilang dan perusahaan | 507.5 | 479.0 | 479.2 | 480.1 | 483.8 | *Industrial building and factories* |
| Tanah | 648.6 | 651.5 | 590.2 | 489.7 | 422.3 | *Land* |
| Kompleks perniagaan | 507.0 | 451.7 | 435.4 | 440.7 | 318.0 | *Commercial complexes* |
| Rumah kedai | 1,123.6 | 1,030.3 | 984.0 | 943.4 | 909.1 | *Shophouse* |
| Lain-lain | 391.8 | 377.9 | 359.0 | 330.1 | 297.9 | *Others* |
| Pembelian aset tetap selain tanah dan bangunan | 197.1 | 234.5 | 237.0 | 233.8 | 257.8 | *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 | *Personal uses* |
| Kad kredit | 566.2 | 537.4 | 515.0 | 590.4 | 629.6 | *Credit cards [4]* |
| Pembelian barangan pengguna | 15.2 | 9.7 | 10.1 | 10.9 | 10.9 | *Purchase of consumer durable goods* |
| Pembinaan | 2,033.6 | 1,971.6 | 1,870.5 | 1,676.3 | 1,611.0 | *Construction* |
| Modal kerja | 13,817.0 | 13,426.7 | 13,477.8 | 12,393.4 | 11,616.1 | *Working capital* |
| Tujuan lain | 2,508.8 | 1,629.6 | 1,392.4 | 1,399.3 | 1,283.4 | *Other purpose* |
| **Jumlah pinjaman tak berbayar** | **39,249.2** | **36,131.7** | **35,131.3** | **34,060.7** | **32,790.9** | ***Total non-performing loans*** |
| **Sektor[2]** | | | | | | **Sectors[2]** |
| Pertanian primer | 440.2 | 393.0 | 361.1 | 350.7 | 363.4 | *Primary agriculture* |
| Perlombongan dan kuari | 34.2 | 36.0 | 40.2 | 44.2 | 45.0 | *Mining and quarrying* |
| Perkilangan (termasuk asas tani) | 6,048.4 | 5,729.5 | 5,602.0 | 5,706.2 | 5,603.0 | *Manufacturing (including agro-based)* |
| Elektrik, gas dan bekalan air | 1,161.9 | 1,155.3 | 1,161.0 | 607.2 | 197.6 | *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 | *Wholesale & retail trade, and restaurants & hotels* |
| Perdagangan borong | 1,784.9 | 1,553.1 | 1,735.0 | 1,729.0 | 1,763.6 | *Wholesale trade* |
| Perdagangan runcit | 1,104.9 | 1,057.2 | 950.0 | 941.1 | 944.6 | *Retail trade* |
| Restoran dan hotel | 509.3 | 302.1 | 308.9 | 251.4 | 210.3 | *Restaurants and hotels* |
| Pembinaan | 4,524.4 | 4,149.8 | 4,022.0 | 3,512.7 | 3,234.3 | *Construction* |
| Pengangkutan, penyimpanan dan komunikasi | 422.2 | 345.9 | 335.6 | 344.8 | 337.3 | *Transport, storage and communication* |
| Aktiviti kewangan, insurans dan perniagaan | 2,621.6 | 2,666.0 | 2,564.6 | 2,365.3 | 2,092.1 | *Finance, insurance and business activities* |
| Perantara kewangan | 391.5 | 374.4 | 368.7 | 329.5 | 285.8 | *Financial intermediation* |
| Harta tanah, aktiviti penyewaan & perniagaan | 1,465.2 | 1,442.7 | 1,446.1 | 1,361.8 | 1,215.5 | *Real estate, renting & business activities* |
| Penyelidikan & pembangunan | 0.0 | 0.0 | 0.2 | 0.3 | 0.2 | *Research & development* |
| Aktiviti perniagaan lain | 764.9 | 849.0 | 749.6 | 673.8 | 590.5 | *Other business activities* |
| Pendidikan, kesihatan dan lain-lair | 862.2 | 658.1 | 621.8 | 458.4 | 262.9 | *Education, health & others* |
| Sektor isirumah3 | 17,952.2 | 16,383.8 | 15,796.5 | 16,219.0 | 16,144.2 | *Household sector3* |
| Sektor t.d.d.l. | 1,782.8 | 1,702.0 | 1,632.6 | 1,530.7 | 1,592.7 | *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.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.*