III.19 Sistem Perbankan: Pinjaman Tidak Berbayar mengikut Sektor
Banking System: Non-Performing Loans by Sector

RM juta *RM million*

Tujuan atau kumpulan peminjam	Bagi tempoh berakhir *As at end*						*Purpose or group borrowers*
	Dis. 97 *Dec. 97*	Mac. 98 *Mar. 98*	Jun 98 *Jun. 98*	Sep. 98 *Sep. 98*	Dis. 98 *Dec. 98*	Mac 99 *Mar. 99*	
Pertanian, pemburuan, perhutanan dan perikanan	246.8	259.5	380.9	489.8	568.0	573.4	*Agriculture, hunting, forestry and fishing*
Perlombongan dan kuari	81.2	31.2	93.8	128.4	166.4	201.1	*Mining and quarrying*
Perkilangan	2,734.0	3,801.1	5,395.0	7,575.8	7,220.3	7,532.1	*Manufacturing*
Elektrik, gas dan bekalan air	23.7	121.3	403.5	236.6	38.9	32.5	*Electricity, gas and water supply*
Perdagangan borong, perdagangan runcit, restoran dan hotel	1,338.6	1,970.4	2,514.5	3,295.1	3,138.0	3,442.0	*Wholesale, retail, restaurant and hotels*
Perdagangan borong	687.1	1,084.1	1,512.7	1,886.5	1,753.0	1,859.9	*Wholesale trade*
Perdagangan runcit	471.6	612.4	762.9	941.9	878.6	904.1	*Retail trade*
Restoran dan hotel	179.9	273.9	238.8	466.8	506.4	678.0	*Restaurants and hotels*
Pembinaan	1,349.6	3,002.1	4,127.4	5,558.8	5,220.7	5,661.4	*Construction*
Pembelian harta kediaman	1,632.0	2,454.7	2,731.8	3,058.3	3,001.9	3,189.1	*Purchase of residential property*
Pembelian harta bukan kediaman	907.0	1,328.9	1,825.2	2,631.5	2,398.5	2,410.4	*Purchase of non-residential property*
Hartanah	934.3	1,437.5	2,126.7	2,456.0	2,594.8	2,176.2	*Real estate*
Pengangkutan, penyimpanan dan perhubungan	242.3	575.3	733.0	1,479.5	1,501.1	1,341.6	*Transport, storage and communications*
Perkhidmatan kewangan, insurans dan perniagaan	880.3	1,128.7	2,185.0	2,907.7	3,092.0	3,546.1	*Financing, insurance and business services*
Perkhidmatan kewangan	587.2	651.5	1,322.3	1,811.8	2,006.7	2,257.2	*Financial services*
Insurans	4.2	8.0	113.2	108.2	138.2	142.5	*Insurance*
Perniagaan	288.9	469.2	749.5	987.7	947.1	1,146.4	*Business services*
Kredit penggunaan	1,144.8	1,851.8	2,161.3	2,491.8	2,392.2	2,347.2	*Consumption credit*
Pinjaman kad kredit	344.7	423.7	510.5	544.7	554.0	586.3	*Credit cards*
Kegunaan peribadi	715.4	1,310.9	1,485.0	1,810.9	1,766.3	1,670.7	*Personal use*
Pembelian barangan pengguna	84.7	117.2	165.7	136.2	71.9	90.2	*Purchase of consumer durable goods*
Pembelian sekuriti	1,411.5	3,011.8	6,187.3	8,273.0	4,130.3	3,019.6	*Purchase of securities*
Pembelian kenderaan pengangkutan [1]	15.0	8.3	6.1	119.8	188.6	218.2	*Purchase of transport vehicles* [1]
Lain-lain	1,218.3	1,295.0	1,506.9	1,763.7	1,602.0	1,386.2	*Others*
Jumlah pinjaman tak berbayar	14,159.3	22,277.6	32,378.3	42,465.9	37,253.5	37,077.1	*Total non-performing loans*

1 Termasuk kenderaan persendirian

1 Includes purchase of personal vehicle.