

Table A.2

**Household Sector: Gross Impaired and Delinquent Loans in the Banking System and Non-Bank Financial Institutions**

	Gross Impaired Loans						Gross Delinquent Loans					
	Ratio (%)			Annual Change (%)			Ratio (%)			Annual Change (%)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018	2016	2017	2018
<b>Overall</b>	<b>1.5</b>	<b>1.4</b>	<b>1.2</b>	<b>5.7</b>	<b>2.9</b>	<b>-10.1</b>	<b>1.5</b>	<b>1.4</b>	<b>1.2</b>	<b>3.1</b>	<b>-0.5</b>	<b>-12.9</b>
Residential properties	1.5	1.4	1.3	4.9	3.4	0.7	1.4	1.3	1.1	4.5	-1.3	-4.9
Non-residential properties	0.8	0.9	1.0	10.9	14.4	9.4	0.9	1.1	1.0	26.8	20.0	-9.2
Motor vehicles	1.4	1.4	1.2	-0.6	-0.7	-18.5	2.8	2.7	2.1	-3.0	-2.1	-25.2
Personal financing	2.0	2.2	1.5	15.3	7.8	-26.6	0.8	0.9	0.8	12.2	13.3	-9.4
Credit cards	1.9	1.6	1.3	5.7	-11.9	-14.4	1.2	1.1	1.0	0.6	-10.3	-3.2

Source: Bank Negara Malaysia

Table A.3

**Business Sector: Gross Impaired and Delinquent Loans in the Banking System**

	% of Total Domestic Debt Exposure <sup>1</sup>	% of Total Business Loans	Gross Impaired Loans Ratio (%)			Gross Delinquent Loans Ratio (%)		
			2016	2017	2018	2016	2017	2018
<b>Overall</b>		<b>100.0</b>	<b>2.5</b>	<b>2.6</b>	<b>2.3</b>	<b>0.4</b>	<b>0.3</b>	<b>0.4</b>
<i>of which: SMEs</i>		<b>50.4</b>	<b>2.4</b>	<b>2.7</b>	<b>2.4</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>
Primary agriculture	4.9	5.6	0.8	0.7	0.5	0.1	0.2	0.3
<i>of which: Palm oil</i>	3.4	3.9	1.0	0.8	0.5	0.1	0.2	0.1
Mining & quarrying	2.1	1.6	4.0	5.2	5.6	0.2	0.6	0.3
<i>of which: Oil &amp; gas<sup>2</sup></i>	1.9	1.3	4.2	5.5	6.3	0.1	0.5	0.5
Manufacturing	15.6	18.6	3.7	3.5	2.2	0.2	0.3	0.3
Construction	15.8	13.8	2.4	2.3	2.7	0.6	0.5	0.4
Services	61.6	60.4	2.2	2.4	2.4	0.4	0.3	0.4
<i>of which: Wholesale and retail trade</i>	14.7	17.8	1.7	1.8	1.6	0.4	0.4	0.5
<i>of which: Transport and storage</i>	5.6	4.3	7.8	9.3	8.4	1.5	0.1	0.3
<i>of which: Post and telecommunication</i>	2.4	1.8	2.0	1.1	0.9	0.5	0.1	0.0
<i>of which: Real estate activities</i>	18.3	19.2	1.5	1.7	1.9	0.2	0.3	0.3

<sup>1</sup> Includes loans from the banking system and holdings of corporate bonds/sukuk by banks<sup>2</sup> Includes upstream and downstream activities

Source: Bank Negara Malaysia