

Table A.40
Commercial Banks: Non-performing Loans by Sector

As at end-	NPL by sector (RM million)					As percentage of total loans to the sector (%)				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Business enterprises	46,880.8	42,282.2	37,384.7	32,959.8	27,931.3	19.4	17.8	15.9	13.3	10.9
Households	15,019.3	16,110.4	17,104.2	18,886.0	21,341.2	9.2	8.5	8.0	7.7	7.5
Others	1,543.8	1,294.9	964.0	950.9	1,191.4	17.7	15.8	10.3	10.6	12.3
Total	63,443.9	62,279.9	55,452.9	52,796.7	50,463.9					
Agriculture, hunting, forestry and fishing	858.1	920.0	759.2	655.3	581.2	7.9	8.5	7.7	6.3	5.5
Mining and quarrying	248.5	159.5	143.6	85.9	119.1	20.4	16.8	13.7	9.1	15.6
Manufacturing	11,681.1	11,924.8	9,463.3	8,151.1	6,238.1	19.4	20.1	15.9	13.2	10.5
Electricity, gas and water supply	227.6	215.8	1,326.4	1,214.4	1,221.2	4.7	3.6	28.3	25.4	27.4
Wholesale and retail trade, restaurants and hotels	4,853.6	4,223.9	4,416.1	4,182.8	3,426.7	13.8	11.6	11.5	9.8	7.4
Wholesale trade	2,117.4	1,865.2	1,748.4	1,628.0	1,413.1	10.7	9.0	8.0	6.4	5.2
Retail trade	1,358.9	1,233.8	1,421.6	1,251.7	1,113.0	12.3	10.8	11.8	9.6	7.6
Restaurants and hotels	1,377.2	1,125.0	1,246.1	1,303.0	900.7	30.7	26.8	27.4	29.9	20.3
Broad property sector	26,478.8	26,242.2	25,636.4	25,808.4	26,121.1	16.7	15.4	13.8	12.6	11.5
Construction	9,909.3	8,926.7	7,647.2	6,789.7	5,679.2	31.9	30.1	27.5	23.6	20.2
Purchase of residential property	6,947.1	8,740.8	10,122.3	11,852.2	14,006.5	8.1	8.7	8.7	8.9	9.4
Purchase of non-residential property	5,025.7	4,900.6	4,737.9	4,382.8	4,088.2	18.3	17.9	16.5	14.1	11.7
Real estate	4,596.7	3,674.1	3,129.0	2,783.6	2,347.2	32.3	28.7	24.1	21.4	16.7
Transport, storage and communication	1,556.1	1,399.6	1,165.1	778.0	639.6	16.3	14.9	11.8	8.1	5.8
Finance, insurance and business services	4,511.3	2,996.6	2,270.6	1,874.5	1,772.6	14.4	10.4	7.9	6.2	5.9
Financial services	2,784.8	1,501.4	1,042.0	782.4	783.7	12.7	7.5	5.2	3.8	3.9
Insurance	42.5	33.1	18.5	4.2	1.6	7.7	0.0	0.0	0.0	1.2
Business services	1,684.0	1,462.0	1,210.2	1,087.9	987.3	19.1	17.8	14.7	11.5	10.6
Consumption credit	2,437.5	2,480.1	2,629.9	2,569.1	2,685.5	10.7	9.8	9.5	8.1	7.4
Personal uses	1,952.4	1,981.8	2,002.8	1,868.2	1,910.5	14.4	13.8	13.2	10.9	9.7
Credit cards	409.4	434.3	578.6	663.9	743.7	0.0	0.0	0.0	0.0	0.0
Purchase of consumer durable goods	75.7	63.9	48.5	37.0	31.2	14.6	15.7	13.0	11.8	11.4
Purchase of securities	4,391.4	3,639.7	3,205.7	2,594.7	2,196.7	22.8	18.5	17.7	14.5	11.5
Purchase of transport vehicles ²	3,439.0	3,069.7	2,749.1	3,167.2	3,550.9	7.6	5.6	4.5	4.3	4.0
Community, social and personal services	1,217.2	1,120.6	723.5	764.4	719.9	21.4	20.3	14.9	15.2	13.1

¹ Includes finance companies and Islamic banks

² Includes passenger cars

Note: Numbers may not necessarily add up due to rounding