

Table A.41
Merchant Banks: Non-performing Loans by Sector

| | NPL by sector (RM million) | | | | | As percentage of total loans to the sector (%) | | | | |
|--|----------------------------|----------------|----------------|----------------|----------------|--|-------------|-------------|-------------|-------------|
| | 2001 | 2002 | 2003 | 2004 | 2005 | 2001 | 2002 | 2003 | 2004 | 2005 |
| <i>As at end-</i> | | | | | | | | | | |
| Business enterprises | 3,597.7 | 3,222.7 | 2,314.5 | 1,947.2 | 1,451.9 | 30.1 | 29.9 | 26.5 | 26.0 | 21.3 |
| Households | 453.4 | 423.2 | 283.9 | 161.7 | 127.4 | 41.4 | 42.9 | 32.7 | 19.5 | 12.1 |
| Others | 333.3 | 343.0 | 220.2 | 159.2 | 155.7 | 21.2 | 19.9 | 15.4 | 14.3 | 17.6 |
| Total | 4,384.4 | 3,988.9 | 2,818.6 | 2,268.0 | 1,735.1 | | | | | |
| Agriculture, hunting, forestry and fishing | 86.5 | 47.3 | 22.0 | 24.4 | 20.5 | 10.0 | 5.9 | 3.4 | 5.5 | 6.1 |
| Mining and quarrying | 0.5 | 4.1 | 4.4 | 4.5 | 4.6 | 0.5 | 5.9 | 9.1 | 9.4 | 9.4 |
| Manufacturing | 891.5 | 792.5 | 538.1 | 554.3 | 312.0 | 40.4 | 39.4 | 32.3 | 42.8 | 29.7 |
| Electricity, gas and water supply | 133.4 | 208.4 | 118.0 | 82.3 | 0.0 | 29.3 | 26.7 | 30.7 | 20.0 | 0.0 |
| Wholesale and retail trade, restaurants and hotels | 197.4 | 181.4 | 217.6 | 173.9 | 176.7 | 24.5 | 25.7 | 33.2 | 23.8 | 25.2 |
| <i>Wholesale trade</i> | 45.4 | 29.8 | 9.8 | 7.8 | 7.0 | 26.3 | 19.0 | 10.0 | 6.0 | 5.2 |
| <i>Retail trade</i> | 33.1 | 5.6 | 6.5 | 1.2 | 10.8 | 17.4 | 3.7 | 7.0 | 0.9 | 8.3 |
| Restaurants and hotels | 118.8 | 146.1 | 201.3 | 165.0 | 158.9 | 26.8 | 36.5 | 43.3 | 34.7 | 36.2 |
| Broad property sector | 1,477.3 | 1,282.0 | 1,004.6 | 918.2 | 764.5 | 33.7 | 33.2 | 35.1 | 32.4 | 29.2 |
| <i>Construction</i> | 807.5 | 756.6 | 531.2 | 496.5 | 447.2 | 28.8 | 30.3 | 31.1 | 25.8 | 24.5 |
| <i>Purchase of residential property</i> | 0.7 | 0.2 | 0.1 | 0.4 | 0.3 | 0.9 | 0.3 | 0.2 | 0.6 | 0.4 |
| <i>Purchase of non-residential property</i> | 91.3 | 70.9 | 65.9 | 49.3 | 36.9 | 36.9 | 33.9 | 43.9 | 44.0 | 38.1 |
| <i>Real estate</i> | 577.8 | 454.3 | 407.3 | 372.0 | 280.1 | 45.8 | 42.1 | 44.1 | 51.7 | 45.2 |
| Transport, storage and communication | 63.6 | 38.4 | 22.9 | 0.0 | 0.0 | 10.7 | 10.6 | 2.7 | 0.0 | 0.0 |
| Finance, insurance and business services | 187.2 | 139.4 | 85.6 | 8.3 | 5.7 | 18.2 | 14.9 | 13.5 | 1.5 | 1.8 |
| <i>Financial services</i> | 134.6 | 101.3 | 71.8 | 2.9 | 1.1 | 18.9 | 13.2 | 13.4 | 0.6 | 0.5 |
| <i>Insurance</i> | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| <i>Business services</i> | 52.6 | 38.1 | 13.7 | 5.5 | 4.6 | 16.9 | 22.4 | 14.0 | 12.5 | 7.6 |
| Consumption credit | 13.2 | 12.2 | 11.5 | 10.2 | 12.6 | 40.4 | 57.4 | 32.4 | 8.8 | 6.9 |
| <i>Personal uses</i> | 13.2 | 12.2 | 11.5 | 10.2 | 12.6 | 40.5 | 57.5 | 32.5 | 8.8 | 6.9 |
| <i>Credit cards</i> | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| <i>Purchase of consumer durable goods</i> | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Purchase of securities | 878.9 | 821.5 | 544.4 | 301.9 | 228.9 | 40.0 | 41.5 | 31.8 | 20.6 | 12.7 |
| Purchase of transport vehicles ¹ | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 1.2 | 0.6 | 0.4 | 0.1 | 0.1 |
| Community, social and personal services | 121.6 | 118.7 | 29.2 | 30.9 | 53.9 | 33.1 | 58.2 | 29.7 | 44.6 | 24.2 |

¹ Includes passenger cars

Note: Numbers may not necessarily add up due to rounding