

**Table A.54**  
**Islamic Banking System: Non-performing Financing by Sector**

	As at end-							
	2004				2005 <sup>p</sup>			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
<b>Business enterprises</b>	<b>1,090.1</b>	<b>1,346.7</b>	<b>2,436.8</b>	<b>49.0</b>	<b>1,383.1</b>	<b>1,262.8</b>	<b>2,645.9</b>	<b>44.2</b>
<b>Households</b>	<b>572.4</b>	<b>1,864.4</b>	<b>2,436.8</b>	<b>49.0</b>	<b>1,005.2</b>	<b>2,137.0</b>	<b>3,142.2</b>	<b>52.4</b>
<b>Others</b>	<b>6.2</b>	<b>88.4</b>	<b>94.6</b>	<b>2.0</b>	<b>11.3</b>	<b>192.5</b>	<b>203.8</b>	<b>3.4</b>
<b>Total</b>	<b>1,668.7</b>	<b>3,299.5</b>	<b>4,968.2</b>	<b>100.0</b>	<b>2,399.6</b>	<b>3,592.3</b>	<b>5,991.9</b>	<b>100.0</b>
Agriculture, hunting, forestry and fishing	38.4	7.4	45.8	0.9	58.1	8.7	66.8	1.1
Manufacturing	195.4	69.7	265.1	5.3	287.3	155.8	443.1	7.4
Mining and quarrying	5.1	1.1	6.2	0.1	5.6	4.3	9.9	0.2
Electricity, gas and water supply	2.1	0.1	2.2	0.0	2.8	0.3	3.1	0.1
Wholesale and retail trade, restaurants and hotels	92.9	138.8	231.7	4.7	104.0	103.5	207.5	3.5
<i>Wholesale trade</i>	54.7	52.7	107.4	2.2	67.1	27.5	94.6	1.6
<i>Retail trade</i>	29.1	80.6	109.7	2.2	29.8	69.4	99.2	1.7
<i>Restaurants and hotels</i>	9.1	5.5	14.6	0.3	7.1	6.6	13.7	0.2
Broad property sector	992.0	2,320.2	3,312.2	66.7	1,446.4	2,183.7	3,630.1	60.6
<i>Real estate</i>	0.9	302.2	303.1	6.1	5.5	180.8	186.3	3.1
<i>Construction</i>	407.2	364.2	771.4	15.5	439.9	352.9	792.8	13.2
<i>Purchase of residential property</i>	373.9	1,416.0	1,789.9	36.0	726.5	1,447.3	2,173.8	36.3
<i>Purchase of non-residential property</i>	210.0	237.8	447.8	9.0	274.5	202.7	477.2	8.0
Transport, storage and communication	36.4	92.9	129.3	2.6	81.0	72.4	153.4	2.6
Finance, insurance and business services	14.7	7.6	22.3	0.4	32.7	36.0	68.7	1.1
<i>Financial services</i>	10.8	1.1	11.9	0.2	12.0	31.0	43.0	0.7
<i>Insurance</i>	0.5	0.2	0.7	0.0	0.2	–	0.2	0.0
<i>Business services</i>	3.4	6.3	9.7	0.2	20.5	5.0	25.5	0.4
Consumption credit	134.1	86.0	220.1	4.4	166.6	116.9	283.5	4.7
<i>Personal uses</i>	124.8	75.2	200.0	4.0	155.3	85.5	240.8	4.0
<i>Credit cards</i>	6.9	10.4	17.3	0.3	8.0	31.2	39.2	0.6
<i>Purchase of consumer durables</i>	2.4	0.4	2.8	0.1	3.3	0.2	3.5	0.1
Purchase of securities	65.4	93.9	159.3	3.2	65.7	124.5	190.2	3.2
Purchase of transport vehicles <sup>1</sup>	64.4	362.5	426.9	8.6	112.3	572.7	685.0	11.4
Community, social and personal services	21.6	30.9	52.5	1.1	26.0	21.0	47.0	0.8
Others	6.2	88.4	94.6	1.9	11.1	192.5	203.6	3.3
<b>Total</b>	<b>1,668.7</b>	<b>3,299.5</b>	<b>4,968.2</b>	<b>100.0</b>	<b>2,399.6</b>	<b>3,592.3</b>	<b>5,991.9</b>	<b>100.0</b>

<sup>1</sup> Include purchase of passenger cars

<sup>p</sup> Preliminary