

Table A.44
Commercial Banks¹: Non-performing Loans by Sector

As at end-	NPL by sector (RM million)					As percentage of total loans to the sector (%)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Business enterprises	28,164.7	37,022.8	32,900.4	28,921.0	27,374.9	13.2	17.6	15.9	14.0	11.9
Households	6,865.3	8,616.2	9,882.3	10,982.2	14,026.6	7.9	8.7	8.6	8.4	7.1
Others	630.6	1,273.1	1,150.0	866.9	891.8	6.9	15.6	15.0	9.8	10.2
Total	35,660.6	46,912.1	43,932.7	40,770.1	42,293.3					
Agriculture, hunting, forestry and fishing	556.3	737.6	825.7	672.1	580.8	6.0	7.4	8.2	7.4	6.0
Mining and quarrying	150.4	173.8	109.2	101.3	56.6	13.1	17.4	13.6	10.9	6.5
Manufacturing	7,714.6	10,662.9	10,857.5	8,620.1	7,491.4	13.7	19.1	19.7	15.6	12.9
Electricity, gas and water supply	179.5	208.7	196.3	1,316.8	1,210.4	2.6	4.8	3.5	28.7	25.5
Wholesale and retail trade, restaurants and hotels	4,021.8	4,219.0	3,524.6	3,816.5	3,770.8	12.9	13.4	10.8	11.1	9.3
Wholesale trade	1,869.6	1,924.1	1,630.5	1,565.9	1,497.8	10.5	10.6	8.6	7.8	6.1
Retail trade	1,057.6	1,127.9	1,007.9	1,245.4	1,115.3	11.5	12.0	10.3	12.0	9.2
Restaurants and hotels	1,094.6	1,166.9	886.2	1,005.2	1,157.7	25.6	29.5	24.2	25.5	29.0
Broad property sector	13,818.5	18,951.2	18,635.3	17,701.7	20,029.8	11.8	14.7	13.3	11.4	10.7
Construction	5,395.4	7,366.9	6,508.3	5,054.4	5,072.3	21.3	30.3	28.5	23.9	20.6
Purchase of residential property	3,342.8	4,939.3	6,425.2	7,523.5	9,613.6	5.7	7.0	7.7	7.6	7.9
Purchase of non-residential property	2,540.4	2,839.0	2,785.1	2,584.9	3,044.0	12.0	13.3	12.8	11.1	10.7
Real estate	2,539.9	3,806.0	2,916.7	2,538.9	2,299.9	21.4	30.1	25.8	21.6	18.8
Transport, storage and communication	1,090.8	796.1	751.5	776.7	519.7	12.5	10.5	10.0	9.6	6.4
Finance, insurance and business services	2,387.7	3,856.6	2,361.8	1,805.9	1,605.2	8.4	13.0	8.7	6.7	5.4
Financial services	1,276.6	2,439.7	1,239.1	811.5	625.1	6.0	11.3	6.3	4.1	3.0
Insurance	164.5	41.1	31.8	17.0	3.3	64.1	7.7	5.4	8.9	2.7
Business services	946.6	1,375.8	1,090.9	977.4	976.8	13.7	18.2	15.7	14.0	11.1
Consumption credit	2,016.7	1,986.3	2,082.7	2,198.4	2,214.9	10.8	9.9	9.3	9.0	7.8
Personal uses	1,661.6	1,621.2	1,675.4	1,681.5	1,631.2	13.8	13.2	12.8	12.3	10.5
Credit cards	290.6	312.6	364.1	477.7	552.4	4.9	4.3	4.1	4.6	4.3
Purchase of consumer durable goods	64.5	52.5	43.1	39.2	31.3	9.3	12.1	13.3	12.6	11.6
Purchase of securities	2,192.1	2,927.7	2,389.6	2,250.4	2,130.1	14.4	20.7	15.5	15.8	12.6
Purchase of transport vehicles ²	409.8	226.7	179.7	135.1	1,133.0	37.4	18.9	30.8	27.1	2.9
Community, social and personal services	491.7	892.3	868.8	508.4	658.9	10.5	19.5	19.3	13.6	14.9

¹ Excludes Islamic banks

² Includes purchase of passenger cars

Note: Numbers may not necessarily add up due to rounding