

Table A.45
Finance Companies: 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	7,904.3	9,026.6	8,474.9	7,466.2	4,147.3	28.2	33.6	34.3	31.2	34.1
Households	6,205.9	6,046.7	5,747.9	5,547.8	3,246.6	11.2	9.2	7.6	6.7	7.4
Others	145.2	220.7	135.6	93.2	29.9	30.9	56.4	42.7	25.5	37.7
Total	14,255.4	15,294.0	14,358.4	13,107.2	7,423.8					
Agriculture, hunting, forestry and fishing	120.3	100.0	59.9	55.2	35.0	16.4	15.6	10.6	9.7	7.2
Mining and quarrying	59.4	70.3	45.6	37.5	23.3	31.8	40.0	40.4	35.3	39.3
Manufacturing	768.1	870.8	859.1	641.0	358.3	26.6	29.0	34.2	23.2	18.8
Electricity, gas and water supply	15.9	16.7	17.8	5.6	1.6	26.9	35.5	35.6	11.0	5.7
Wholesale and retail trade, restaurants and hotels	511.8	568.2	610.7	533.2	297.3	15.6	17.0	17.6	14.7	18.7
Wholesale trade	153.9	158.0	191.5	148.1	63.0	13.7	11.8	14.1	10.4	11.2
Retail trade	210.0	203.4	189.1	149.8	99.4	13.0	13.5	12.0	9.2	14.5
Restaurants and hotels	147.9	206.7	230.1	235.3	134.9	27.3	40.9	43.6	40.3	38.8
Broad property sector	5,910.6	6,919.0	6,900.2	7,069.4	4,046.7	23.3	26.6	26.7	27.7	33.1
Construction	2,060.3	2,328.8	2,139.7	2,233.0	1,242.0	33.6	38.7	38.9	41.9	45.9
Purchase of residential property	1,712.2	1,801.9	2,058.7	2,281.2	1,304.5	13.8	13.8	14.7	15.6	18.6
Purchase of non-residential property	1,551.1	1,998.5	1,945.2	1,965.2	1,044.1	29.2	36.8	39.7	44.6	57.2
Real estate	587.0	789.8	756.6	590.0	456.1	38.4	51.2	52.6	52.0	66.7
Transport, storage and communication	750.2	735.3	616.7	337.1	166.1	36.1	39.5	34.5	20.4	12.8
Finance, insurance and business services	554.7	637.0	604.0	433.2	245.3	28.2	43.7	42.6	31.4	35.6
Financial services	257.4	344.3	243.2	210.7	146.5	41.7	92.1	89.6	88.8	95.5
Insurance	4.2	1.2	1.0	1.0	0.3	21.0	7.3	5.9	6.8	12.0
Business services	293.1	291.6	359.9	221.4	98.5	22.0	27.3	31.8	19.6	18.5
Consumption credit	313.7	354.7	264.6	281.4	188.7	13.8	14.4	10.9	10.7	8.5
Personal uses	210.8	239.4	180.0	180.4	81.1	26.3	26.5	22.8	18.9	10.1
Credit cards	87.2	96.8	70.1	96.1	104.6	6.4	6.4	4.4	5.8	7.5
Purchase of consumer durable goods	15.8	18.5	14.5	5.0	3.0	15.1	46.8	37.2	23.3	28.1
Purchase of securities	1,344.7	1,374.2	1,161.7	895.8	396.8	22.8	28.7	29.4	24.7	54.9
Purchase of transport vehicles ¹	3,507.6	3,203.0	2,843.7	2,537.2	1,554.9	9.2	6.7	5.0	4.0	4.5
Community, social and personal services	253.2	224.2	238.8	187.4	79.7	27.5	23.5	24.8	17.6	15.5

¹ Includes purchase of passengers cars
Note: Numbers may not necessarily add-up due to rounding