

Table A.46
Merchant Banks: 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	2,464.6	3,597.7	3,222.7	2,314.5	2,014.9	17.7	30.4	30.3	26.8	27.0
Households	464.1	453.4	423.2	283.9	163.2	26.4	37.2	38.2	28.7	17.1
Others	155.5	333.3	343.0	220.2	161.9	9.3	21.2	19.9	15.4	14.5
Total	3,084.2	4,384.4	3,989.0	2,818.6	2,340.0					
Agriculture, hunting, forestry and fishing	25.9	86.5	47.3	22.0	24.4	2.5	10.0	5.9	3.4	5.5
Mining and quarrying	0.4	0.5	4.1	4.4	4.5	0.5	0.5	5.9	9.1	9.4
Manufacturing	383.1	891.5	792.5	538.1	570.6	17.2	40.4	39.4	32.3	42.9
Electricity, gas and water supply	57.5	133.4	208.4	118.0	85.4	8.2	29.3	26.7	30.7	20.6
Wholesale and retail trade, restaurants and hotels	195.9	197.4	181.4	217.6	179.4	20.7	24.5	25.7	33.2	24.4
<i>Wholesale trade</i>	35.2	45.4	29.8	9.8	7.8	12.6	26.3	19.0	10.0	6.0
<i>Retail trade</i>	32.8	33.1	5.6	6.5	6.6	15.4	17.4	3.7	7.0	5.1
<i>Restaurants and hotels</i>	127.9	118.8	146.1	201.3	165.0	28.2	26.8	36.5	43.3	34.7
Broad property sector	1,144.9	1,477.3	1,282.0	1,004.6	960.9	23.9	33.7	33.2	35.1	33.4
<i>Construction</i>	565.5	807.5	756.6	531.2	525.2	18.3	28.8	30.3	31.1	26.9
<i>Purchase of residential property</i>	0.4	0.7	0.2	0.1	0.4	0.5	0.9	0.3	0.2	0.6
<i>Purchase of non-residential property</i>	68.2	91.3	70.9	65.9	49.3	30.2	36.9	33.9	43.9	44.0
Real estate	510.8	577.8	454.3	407.3	386.0	36.1	45.8	42.1	44.1	52.7
Transport, storage and communication	79.6	63.6	38.4	22.9	0.0	8.2	10.7	10.6	2.7	0.0
Finance, insurance and business services	87.9	187.2	139.4	85.6	8.3	7.1	18.2	14.9	13.5	1.5
<i>Financial services</i>	45.7	134.6	101.3	71.8	2.9	5.3	18.9	13.2	13.4	0.6
<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>	42.2	52.6	38.1	13.7	5.5	12.1	16.9	22.4	14.0	12.5
Consumption credit	12.9	13.2	12.2	11.5	11.8	35.2	40.4	57.4	32.4	10.0
<i>Personal uses</i>	12.9	13.2	12.2	11.5	11.8	35.3	40.5	57.5	32.5	10.0
<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	901.8	878.9	821.5	544.4	301.9	27.5	40.0	41.5	31.8	20.6
Purchase of transport vehicles ¹	0.0	0.1	0.1	0.1	0.0	0.3	1.2	0.6	0.4	0.1
Community, social and personal services	38.9	121.6	118.7	29.2	30.9	10.2	33.1	58.2	29.7	44.6

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