

Table A.45
Commercial Banks¹: Non-performing Loans by Sector

	As at end									
	NPL by sector					As percentage of total loans to the sector				
	1999	2000	2001	2002	2003	1999	2000	2001	2002	2003
	RM million					%				
Business enterprises	26,337.1	28,164.7	37,022.8	32,900.4	28,993.1	12.6	13.2	17.6	15.9	14.0
Households	6,436.8	6,865.3	8,616.2	9,882.3	11,017.8	8.6	7.9	8.7	8.6	8.4
Others	677.6	630.6	1,273.1	1,150.0	866.9	10.5	6.9	15.6	15.0	9.8
Total	33,451.5	35,660.6	46,912.1	43,932.7	40,877.8					
Agriculture, hunting, forestry and fishing	533.8	556.3	737.6	825.7	672.1	7.3	6.0	7.4	8.2	7.4
Mining and quarrying	160.4	150.4	173.8	109.2	101.3	14.8	13.1	17.4	13.6	10.9
Manufacturing	6,765.7	7,714.6	10,662.9	10,857.5	8,634.9	12.5	13.7	19.1	19.7	15.7
Electricity, gas and water supply	31.0	179.5	208.7	196.3	1,316.8	0.5	2.6	4.8	3.5	28.7
Wholesale and retail trade, restaurants and hotels	3,633.1	4,021.8	4,219.0	3,524.6	3,823.9	12.1	12.9	13.4	10.8	11.1
<i>Wholesale trade</i>	<i>1,656.6</i>	<i>1,869.6</i>	<i>1,924.1</i>	<i>1,630.5</i>	<i>1,570.5</i>	<i>9.9</i>	<i>10.5</i>	<i>10.6</i>	<i>8.6</i>	<i>7.8</i>
<i>Retail trade</i>	<i>1,081.3</i>	<i>1,057.6</i>	<i>1,127.9</i>	<i>1,007.9</i>	<i>1,248.2</i>	<i>12.2</i>	<i>11.5</i>	<i>12.0</i>	<i>10.3</i>	<i>12.1</i>
<i>Restaurants and hotels</i>	<i>895.2</i>	<i>1,094.6</i>	<i>1,166.9</i>	<i>886.2</i>	<i>1,005.2</i>	<i>19.6</i>	<i>25.6</i>	<i>29.5</i>	<i>24.2</i>	<i>25.5</i>
Broad property sector	12,598.3	13,818.5	18,951.2	18,635.3	17,713.1	11.7	11.8	14.7	13.3	11.4
<i>Construction</i>	<i>5,185.6</i>	<i>5,395.4</i>	<i>7,366.9</i>	<i>6,508.3</i>	<i>5,065.8</i>	<i>19.9</i>	<i>21.3</i>	<i>30.3</i>	<i>28.5</i>	<i>24.0</i>
<i>Purchase of residential property</i>	<i>3,198.2</i>	<i>3,342.8</i>	<i>4,939.3</i>	<i>6,425.2</i>	<i>7,523.5</i>	<i>6.6</i>	<i>5.7</i>	<i>7.0</i>	<i>7.7</i>	<i>7.6</i>
<i>Purchase of non-residential property</i>	<i>2,143.5</i>	<i>2,540.4</i>	<i>2,839.0</i>	<i>2,785.1</i>	<i>2,584.9</i>	<i>10.0</i>	<i>12.0</i>	<i>13.3</i>	<i>12.8</i>	<i>11.1</i>
<i>Real estate</i>	<i>2,071.0</i>	<i>2,539.9</i>	<i>3,806.0</i>	<i>2,916.7</i>	<i>2,538.9</i>	<i>17.8</i>	<i>21.4</i>	<i>30.1</i>	<i>25.8</i>	<i>21.6</i>
Transport, storage and communication	1,289.0	1,090.8	796.1	751.5	776.7	12.6	12.5	10.5	10.0	9.6
Finance, insurance and business services	2,997.1	2,387.7	3,856.6	2,361.8	1,808.7	11.0	8.4	13.0	8.7	6.7
Consumption credit	1,809.2	2,016.7	1,986.3	2,082.7	2,198.4	10.7	10.8	9.9	9.3	9.0
<i>Personal use</i>	<i>1,433.6</i>	<i>1,661.6</i>	<i>1,621.2</i>	<i>1,675.4</i>	<i>1,681.5</i>	<i>12.1</i>	<i>13.8</i>	<i>13.2</i>	<i>12.8</i>	<i>12.3</i>
<i>Credit cards</i>	<i>212.5</i>	<i>290.6</i>	<i>312.6</i>	<i>364.1</i>	<i>477.7</i>	<i>5.0</i>	<i>4.9</i>	<i>4.3</i>	<i>4.1</i>	<i>4.6</i>
<i>Purchase of consumer durable goods</i>	<i>163.0</i>	<i>64.5</i>	<i>52.5</i>	<i>43.1</i>	<i>39.2</i>	<i>21.1</i>	<i>9.3</i>	<i>12.1</i>	<i>13.3</i>	<i>12.6</i>
Purchase of transport vehicle ²	450.6	409.8	226.7	179.7	135.1	26.4	37.4	18.9	30.8	27.1
Purchase of securities	1,957.4	2,192.1	2,927.7	2,389.6	2,321.6	12.9	14.4	20.7	15.5	16.2
Community, social and personal services	548.0	491.7	892.3	868.8	508.4	9.9	10.5	19.5	19.3	13.6

¹ Excludes Islamic banks

² Includes commercial vehicles

Note: Numbers may not necessarily add-up due to rounding