

Table A.46
Finance Companies: 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	8,012.4	7,904.3	9,026.6	8,474.9	7,498.8	25.4	28.2	33.6	34.3	31.3
Households	6,318.2	6,205.9	6,046.7	5,747.9	5,605.6	13.0	11.2	9.2	7.6	6.8
Others	84.6	145.2	220.7	135.6	94.0	12.5	30.9	56.4	42.7	25.6
Total	14,415.2	14,255.4	15,294.0	14,358.4	13,198.4					
Agriculture, hunting, forestry and fishing	117.2	120.3	100.0	59.9	55.2	14.8	16.4	15.6	10.6	9.7
Mining and quarrying	70.0	59.4	70.3	45.6	37.5	27.4	31.8	40.0	40.4	35.3
Manufacturing	1,031.5	768.1	870.8	859.1	644.4	31.6	26.6	29.0	34.2	23.3
Electricity, gas and water supply	16.8	15.9	16.7	17.8	5.9	22.6	26.9	35.5	35.6	11.7
Wholesale and retail trade, restaurants and hotels	546.4	511.8	568.2	610.7	536.1	15.3	15.6	17.0	17.6	14.7
<i>Wholesale trade</i>	255.1	153.9	158.0	191.5	148.5	21.2	13.7	11.8	14.1	10.4
<i>Retail trade</i>	174.8	210.0	203.4	189.1	152.3	11.2	13.0	13.5	12.0	9.4
<i>Restaurants and hotels</i>	116.5	147.9	206.7	230.1	235.3	14.7	27.3	40.9	43.6	40.3
Broad property sector	4,979.5	5,910.6	6,919.0	6,900.2	7,084.4	18.9	23.3	26.6	26.7	27.7
<i>Construction</i>	1,989.4	2,060.3	2,328.8	2,139.7	2,234.4	27.3	33.6	38.7	38.9	41.9
<i>Purchase of residential property</i>	1,211.9	1,712.2	1,801.9	2,058.7	2,284.7	10.2	13.8	13.8	14.7	15.6
<i>Purchase of non-residential property</i>	1,227.8	1,551.1	1,998.5	1,945.2	1,967.1	22.0	29.2	36.8	39.7	44.6
<i>Real estate</i>	550.3	587.0	789.8	756.6	598.3	32.2	38.4	51.2	52.6	52.4
Transport, storage and communication	564.0	750.2	735.3	616.7	339.5	24.1	36.1	39.5	34.5	20.6
Finance, insurance and business services	841.4	554.7	637.0	604.0	433.8	37.8	28.2	43.7	42.6	31.4
Consumption credit	268.0	313.7	354.7	264.6	287.1	12.0	13.8	14.4	10.9	10.9
<i>Personal use</i>	178.8	210.8	239.4	180.0	186.0	17.9	26.3	26.5	22.8	19.4
<i>Credit cards</i>	62.7	87.2	96.8	70.1	96.1	5.7	6.4	6.4	4.4	5.8
<i>Purchase of consumer durable goods</i>	26.5	15.8	18.5	14.5	5.0	19.4	15.1	46.8	37.2	23.3
Purchase of transport vehicle ¹	3,973.5	3,507.6	3,203.0	2,843.7	2,578.1	12.7	9.2	6.7	5.0	4.1
Purchase of securities	1,729.6	1,344.7	1,374.2	1,161.7	911.5	25.1	22.8	28.7	29.4	25.1
Community, social and personal services	192.6	253.2	224.2	238.8	190.7	19.6	27.5	23.5	24.8	17.9

¹ Includes commercial vehicles

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

