

**Table A.47**  
**Merchant Banks: 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					%				
<b>Business enterprises</b>	<b>3,131.7</b>	<b>2,464.6</b>	<b>3,597.7</b>	<b>3,222.7</b>	<b>2,314.5</b>	<b>20.2</b>	<b>17.7</b>	<b>30.4</b>	<b>30.3</b>	<b>26.8</b>
<b>Households</b>	<b>562.1</b>	<b>464.1</b>	<b>453.4</b>	<b>423.2</b>	<b>283.9</b>	<b>35.1</b>	<b>26.4</b>	<b>37.2</b>	<b>38.2</b>	<b>28.7</b>
<b>Others</b>	<b>70.6</b>	<b>155.5</b>	<b>333.3</b>	<b>343.0</b>	<b>220.2</b>	<b>4.0</b>	<b>9.3</b>	<b>21.2</b>	<b>19.9</b>	<b>15.4</b>
<b>Total</b>	<b>3,764.4</b>	<b>3,084.2</b>	<b>4,384.4</b>	<b>3,988.9</b>	<b>2,818.6</b>					
Agriculture, hunting, forestry and fishing	39.5	25.9	86.5	47.3	22.0	5.3	2.5	10.0	5.9	3.4
Mining and quarrying	0.0	0.4	0.5	4.1	4.4	0.0	0.5	0.5	5.9	9.1
Manufacturing	475.7	383.1	891.5	792.5	538.1	20.3	17.2	40.4	39.4	32.3
Electricity, gas and water supply	54.2	57.5	133.4	208.4	118.0	6.8	8.2	29.3	26.7	30.7
Wholesale and retail trade, restaurants and hotels	93.1	195.9	197.4	181.4	217.6	7.8	20.7	24.5	25.7	33.2
<i>Wholesale trade</i>	48.4	35.2	45.4	29.8	9.8	14.1	12.6	26.3	19.0	10.0
<i>Retail trade</i>	20.0	32.8	33.1	5.6	6.5	8.5	15.4	17.4	3.7	7.0
<i>Restaurants and hotels</i>	24.7	127.9	118.8	146.1	201.3	4.0	28.2	26.8	36.5	43.3
Broad property sector	1,372.0	1,144.9	1,477.3	1,282.0	1,004.6	24.1	23.9	33.7	33.2	35.1
<i>Construction</i>	852.0	565.5	807.5	756.6	531.2	23.6	18.3	28.8	30.3	31.1
<i>Purchase of residential property</i>	25.9	0.4	0.7	0.2	0.1	24.8	0.5	0.9	0.3	0.2
<i>Purchase of non-residential property</i>	76.2	68.2	91.3	70.9	65.9	22.4	30.2	36.9	33.9	43.9
<i>Real estate</i>	417.9	510.8	577.8	454.3	407.3	25.5	36.1	45.8	42.1	44.1
Transport, storage and communication	229.0	79.6	63.6	38.4	22.9	18.2	8.2	10.7	10.6	2.7
Finance, insurance and business services	354.2	87.9	187.2	139.4	85.6	22.2	7.1	18.2	14.9	13.5
Consumption credit	6.7	12.9	13.2	12.2	11.5	17.9	35.2	40.4	57.4	32.4
<i>Personal use</i>	6.7	12.9	13.2	12.2	11.5	18.0	35.3	40.5	57.5	32.5
<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 transport vehicle <sup>1</sup>	0.1	0.0	0.1	0.1	0.1	0.6	0.3	1.1	0.6	0.4
Purchase of securities	1,058.9	901.8	878.9	821.5	544.4	36.5	27.5	40.0	41.5	31.8
Community, social and personal services	10.4	38.9	121.6	118.7	29.2	2.3	10.2	33.1	58.2	29.7

<sup>1</sup> Includes commercial vehicles

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