

**Table A.54**  
**Islamic Banking System: Non-performing Financing by Sector<sup>1</sup>**

	As at end								
	NPF by sector						Change	As percentage of total financing to sector	
	2002			2003 <sup>p</sup>				2002	2003 <sup>p</sup>
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	%		
	RM million								
Agriculture, hunting, forestry and fishing	34.4	42.2	76.6	32.0	44.4	76.4	-0.3	4.8	4.1
Mining and quarrying	4.7	0.2	4.9	4.8	0.2	5.0	2.0	6.6	7.9
Manufacturing	208.3	165.5	373.8	202.2	163.9	366.1	-2.1	9.6	8.4
Electricity, gas and water	1.7	0.1	1.8	4.1	...	4.1	127.8	0.3	1.6
Community, social and personal services	13.0	28.7	41.7	27.8	17.2	45.0	7.9	19.5	14.8
Broad property sector	706.9	1,426.5	2,133.4	865.3	1,955.6	2,820.9	32.2	13.6	13.8
<i>Real estate</i>	0.9	267.9	268.8	0.1	285.4	285.5	6.2	40.2	35.2
<i>Construction</i>	278.8	144.3	423.1	359.8	237.8	597.6	41.2	18.6	20.4
<i>Purchase of residential property</i>	256.9	737.0	993.9	317.6	1,127.3	1,444.9	45.4	9.2	10.1
<i>Purchase of non-residential property</i>	170.3	277.3	447.6	187.8	305.1	492.9	10.1	22.1	20.6
Wholesale, retail, restaurants and hotels	88.6	56.3	144.9	66.4	139.9	206.3	42.4	10.5	11.5
Transport, storage and communication	31.4	79.1	110.5	51.3	167.4	218.7	97.9	13.4	21.4
Finance, insurance and business services	25.9	4.3	30.2	31.6	9.4	41.0	35.8	2.4	2.1
Purchase of securities	88.4	111.3	199.7	59.5	81.5	141.0	-29.4	21.4	15.3
Consumption credit	178.8	256.3	435.1	226.8	294.3	521.1	19.8	4.7	3.5
<i>Credit cards</i>	0.2	2.2	2.4	4.8	3.1	7.9	229.2	4.0	5.1
<i>Personal uses</i>	126.3	39.2	165.5	140.9	53.7	194.6	17.6	15.6	11.9
<i>Purchase of consumer durables</i>	6.3	0.6	6.9	4.3	0.2	4.5	-34.8	10.9	8.3
<i>Purchase of transport vehicles</i>	46.0	214.3	260.3	76.8	237.3	314.1	20.7	3.2	2.4
Others	14.3	8.6	22.9	3.7	75.8	79.5	247.2	2.3	11.0
<b>Total</b>	<b>1,396.4</b>	<b>2,179.1</b>	<b>3,575.5</b>	<b>1,575.5</b>	<b>2,949.6</b>	<b>4,525.1</b>	<b>26.6</b>		

<sup>1</sup> Based on actual classification

<sup>p</sup> Preliminary