

Table A.57
Islamic Banking System: Non-performing Financing by Sector¹

	As at end								
	NPF by sector						Change	As percentage of total financing to sector	
	2001			2002 ^p				2001	2002 ^p
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	%		
	RM million			RM million					
Agriculture, hunting, forestry and fishing	20.6	24.5	45.1	34.4	42.2	76.6	69.9	2.8	4.8
Mining and quarrying	4.4	0.3	4.7	4.7	0.2	4.9	4.3	7.3	6.6
Manufacturing	147.4	160.3	307.7	208.3	165.5	373.8	21.5	10.0	9.6
Electricity, gas and water	2.2	0.1	2.3	1.7	0.1	1.8	-21.7	0.4	0.3
Community, social and personal services	100.7	7.7	108.4	13.0	28.7	41.7	-61.5	30.7	19.5
Broad property sector	608.6	1,158.3	1,766.9	706.9	1,426.5	2,133.4	20.7	16.4	13.6
<i>Real estate</i>	0.8	270.0	270.8	0.9	267.9	268.8	-0.7	47.9	40.2
<i>Construction</i>	213.6	115.4	329.0	278.8	144.3	423.1	28.6	19.4	18.6
<i>Purchase of residential property</i>	205.9	446.6	652.5	256.9	737.0	993.9	52.3	9.5	9.2
<i>Purchase of non-residential property</i>	188.3	326.3	514.6	170.3	277.3	447.6	-13.0	30.7	22.1
Wholesale, retail, restaurants and hotels	66.4	42.2	108.6	88.6	56.3	144.9	33.4	9.6	10.5
Transport, storage and communication	24.7	99.4	124.1	31.4	79.1	110.5	-11.0	16.3	13.4
Finance, insurance and business services	13.3	25.6	38.9	25.9	4.3	30.2	-22.4	3.2	2.4
Purchase of securities	89.4	142.6	232.0	88.4	111.3	199.7	-13.9	26.6	21.4
Consumption credit	105.8	139.2	245.0	178.8	256.3	435.1	77.6	3.6	4.7
<i>Credit cards</i>	-	0.2	0.2	0.2	2.2	2.4	1,100.0	6.7	4.0
<i>Personal uses</i>	91.7	21.1	112.8	126.3	39.2	165.5	46.7	16.4	15.6
<i>Purchase of consumer durables</i>	4.8	1.4	6.2	6.3	0.6	6.9	11.3	11.2	10.9
<i>Purchase of transport vehicles</i>	9.3	116.5	125.8	46.0	214.3	260.3	106.9	2.1	3.2
Others	54.3	18.1	72.4	14.3	8.6	22.9	-68.4	7.8	2.3
Total	1,237.8	1,818.3	3,056.1	1,396.4	2,179.1	3,575.5	17.0		

¹ Based on actual classification

^p Preliminary