

Table A.2

**Household Sector: Gross Impaired and Delinquent Loans in the Banking System and Non-Bank Financial Institutions**

|                            | Gross Impaired Loans |            |            |                   |            |            | Gross Delinquent Loans |            |            |                   |            |             |
|----------------------------|----------------------|------------|------------|-------------------|------------|------------|------------------------|------------|------------|-------------------|------------|-------------|
|                            | Ratio (%)            |            |            | Annual Change (%) |            |            | Ratio (%)              |            |            | Annual Change (%) |            |             |
|                            | 2015                 | 2016       | 2017       | 2015              | 2016       | 2017       | 2015                   | 2016       | 2017       | 2015              | 2016       | 2017        |
| <b>Overall</b>             | <b>1.6</b>           | <b>1.6</b> | <b>1.6</b> | <b>-6.1</b>       | <b>4.2</b> | <b>2.0</b> | <b>1.5</b>             | <b>1.5</b> | <b>1.4</b> | <b>-7.8</b>       | <b>2.7</b> | <b>-0.6</b> |
| Residential properties     | 1.8                  | 1.7        | 1.6        | -4.6              | 3.6        | 2.4        | 1.5                    | 1.4        | 1.3        | 1.3               | 3.8        | -1.1        |
| Non-residential properties | 1.0                  | 1.1        | 1.2        | -3.4              | 9.6        | 11.5       | 0.7                    | 0.9        | 1.1        | -2.0              | 28.2       | 21.1        |
| Motor vehicles             | 1.4                  | 1.4        | 1.4        | -20.7             | -2.6       | -1.1       | 2.8                    | 2.8        | 2.7        | -22.8             | -3.4       | -2.3        |
| Personal financing         | 1.9                  | 2.0        | 2.2        | 12.2              | 14.8       | 9.5        | 0.7                    | 0.8        | 0.8        | 13.9              | 13.8       | 2.1         |
| Credit cards               | 1.8                  | 1.9        | 1.6        | -16.9             | 5.2        | -11.9      | 1.3                    | 1.2        | 1.1        | -13.3             | 0.4        | -10.4       |

Source: Bank Negara Malaysia

Table A.3

**Business Sector: Gross Impaired and Delinquent Loans in the Banking System**

|   | % of Total Domestic Debt Exposure <sup>1</sup> | % of Total Business Loans | Gross Impaired Loans Ratio (%) |            |            | Gross Delinquent Loans Ratio (%) |            |            |
|---|--|---------------------------|--------------------------------|------------|------------|----------------------------------|------------|------------|
|   |  |                           | 2015                           | 2016       | 2017       | 2015                             | 2016       | 2017       |
| <b>Overall</b>                              |  | <b>100</b>                | <b>2.5</b>                     | <b>2.5</b> | <b>2.5</b> | <b>0.3</b>                       | <b>0.4</b> | <b>0.3</b> |
| <b>of which: SMEs</b>                       |  | <b>53.1</b>               | <b>2.5</b>                     | <b>2.4</b> | <b>2.6</b> | <b>0.4</b>                       | <b>0.5</b> | <b>0.5</b> |
| Primary agriculture                         | 5.3  | 6.1                       | 1.0                            | 0.9        | 0.7        | 0.1                              | 0.1        | 0.2        |
| <i>of which: Palm oil</i>                   | 3.7  | 4.2                       | 1.2                            | 1.0        | 0.8        | 0.1                              | 0.1        | 0.2        |
| Mining & quarrying                          | 2.2  | 1.7                       | 0.2                            | 4.0        | 5.2        | 0.1                              | 0.2        | 0.6        |
| <i>of which: Oil &amp; gas<sup>2</sup></i>  | 2.0  | 1.4                       | 0.1                            | 4.2        | 5.5        | 0.03                             | 0.1        | 0.5        |
| Manufacturing                               | 15.3   | 17.9                      | 3.9                            | 3.7        | 3.5        | 0.2                              | 0.2        | 0.3        |
| <i>of which: Automotive</i>                 | 1.0  | 1.1                       | 2.2                            | 3.7        | 7.2        | 0.03                             | 0.3        | 0.1        |
| Construction                                | 14.6   | 12.6                      | 2.8                            | 2.4        | 2.4        | 0.5                              | 0.6        | 0.5        |
| Services                                    | 62.6   | 61.7                      | 2.3                            | 2.2        | 2.4        | 0.3                              | 0.4        | 0.3        |
| <i>of which: Wholesale and retail trade</i> | 14.8   | 17.5                      | 1.9                            | 1.7        | 1.8        | 0.3                              | 0.4        | 0.4        |
| <i>of which: Transport and storage</i>      | 5.4  | 4.3                       | 7.9                            | 7.9        | 9.5        | 1.2                              | 1.5        | 0.1        |
| <i>of which: Post and telecommunication</i> | 2.6  | 2.0                       | 2.2                            | 2.0        | 1.1        | 0.1                              | 0.5        | 0.1        |
| <i>of which: Real estate activities</i>     | 18.6   | 19.9                      | 1.5                            | 1.5        | 1.5        | 0.2                              | 0.2        | 0.3        |

<sup>1</sup> Includes loans from the banking system and holdings of corporate bonds/sukuk by banks<sup>2</sup> Includes upstream and downstream activities

Source: Bank Negara Malaysia