

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
Overall	1.6	1.6	1.6	-6.1	4.2	2.0	1.5	1.5	1.4	-7.8	2.7	-0.6
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 ¹	% of Total Business Loans	Gross Impaired Loans Ratio (%)			Gross Delinquent Loans Ratio (%)		
			2015	2016	2017	2015	2016	2017
Overall		100	2.5	2.5	2.5	0.3	0.4	0.3
of which: SMEs		53.1	2.5	2.4	2.6	0.4	0.5	0.5
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 & gas²</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

¹ Includes loans from the banking system and holdings of corporate bonds/sukuk by banks² Includes upstream and downstream activities

Source: Bank Negara Malaysia