

Table A.17

Development Financial Institutions<sup>1</sup> under DFIA<sup>2</sup>: Direction of Lending

	As at end				
	2008	2009	2010	2011	2012
	RM million				
Agriculture, forestry and fishery	4,862.9	6,234.3	6,114.7	6,515.0	6,866.7
Mining and quarrying	22.8	112.3	122.5	204.5	133.9
Manufacturing	4,646.7	4,290.9	5,496.5	4,963.3	5,169.3
Electricity, gas and water supply	3,762.2	3,589.8	3,345.8	2,187.6	2,689.8
Import and export, wholesale and retail trade, restaurants and hotels	1,276.2	1,774.8	1,794.1	1,642.0	1,762.2
Broad property sector	15,301.7	18,956.8	21,127.0	22,965.9	23,841.8
<i>Construction</i>	8,072.6	11,895.2	13,934.9	15,947.1	16,568.3
<i>Purchase of residential property</i>	6,747.8	6,660.5	6,404.2	6,106.1	6,257.0
<i>Purchase of non-residential property</i>	237.4	256.1	413.6	344.9	253.8
<i>Real estate</i>	243.9	145.0	374.3	567.8	762.7
Transport, storage and communication	5,640.8	5,794.9	5,693.5	5,384.4	5,341.2
Maritime	1,916.7	1,750.4	1,776.0	2,168.9	2,020.8
Finance, insurance and business services	750.7	1,176.1	1,261.9	1,698.1	2,359.9
Consumption credit	30,417.6	37,733.1	45,362.5	50,159.9	57,456.3
of which:					
<i>Purchase of motor vehicles</i>	2,512.8	2,348.7	2,039.3	1,667.9	1,257.4
<i>Credit card</i>	174.8	320.5	443.3	566.4	579.8
Purchase of securities	218.9	45.8	51.2	109.8	109.7
Others	1,521.2	1,895.3	2,055.4	2,867.2	3,329.9
<b>Total</b>	<b>70,338.4</b>	<b>83,354.5</b>	<b>94,201.1</b>	<b>100,866.6</b>	<b>111,081.5</b>

<sup>1</sup> Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia Berhad (Agrobank) and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank)

<sup>2</sup> Development Financial Institutions Act 2002

Table A.18

Development Financial Institutions<sup>1</sup> under DFIA<sup>2</sup>: Impaired Loans and Impairment Provisions

	As at end	
	2011	2012
	RM million	
Collective impairment provisions	2,675.8	2,734.6
Individual impairment provisions	3,044.8	2,612.7
Impaired loans	7,242.4	6,999.8
	(%)	
Ratio of gross impaired loans to total loans	7.3	6.3
Ratio of net impaired loans to net total loans	4.3	4.1
Ratio of individual and collective impairment provisions to total impaired loans	79.0	76.4

<sup>1</sup> Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia Berhad (Agrobank) and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank)

<sup>2</sup> Development Financial Institutions Act 2002