

Table A.16
Development Financial Institutions¹ under DFIA²: Direction of Lending

	As at end				
	2003	2004	2005	2006	2007
	RM million				
Agriculture, forestry and fishery	2,749.1	3,148.3	3,239.5	3,513.7	3,865.0
Mining and quarrying	58.8	49.1	35.5	19.9	14.2
Manufacturing	2,675.3	2,872.2	3,254.5	3,422.1	4,486.1
Electricity, gas and water supply	617.1	1,228.9	2,251.6	2,919.7	3,476.8
Import and export, wholesale and retail trade, restaurants and hotels	151.5	260.7	356.8	502.2	780.9
Broad property sector	7,371.4	8,933.1	10,580.9	13,709.2	14,800.8
<i>Construction</i>	3,842.0	3,973.7	4,908.8	6,566.4	7,036.1
<i>Purchase of residential property</i>	2,629.3	3,797.0	5,195.4	6,582.3	7,119.8
<i>Purchase of non-residential property</i>	438.8	461.2	429.1	480.8	561.3
<i>Real estate</i>	461.3	701.2	47.6	79.7	83.6
Transport, storage and communication	4,390.0	4,615.0	5,778.3	6,200.0	5,433.8
Maritime	473.1	474.4	681.5	799.0	1,834.5
Finance, insurance and business services	896.0	827.4	657.0	763.1	940.2
Consumption credit	7,812.8	9,571.1	13,679.5	16,926.8	22,433.5
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	800.2	1,104.8	1,508.2	2,095.4	2,315.6
<i>Credit card</i>	23.7	24.3	32.6	50.4	86.7
Purchase of securities	136.2	103.4	88.2	64.9	66.0
Others	741.0	1,388.9	2,771.6	2,120.8	2,270.4
Total	28,072.3	33,472.5	43,374.9	50,961.4	60,402.2

¹ Refers to Bank Pembangunan Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Bank Pertanian Malaysia and Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank). Prior to 1 October 2005, data include Bank Industri & Teknologi Malaysia Berhad and exclude SME Bank

² Development Financial Institutions Act 2002

Table A.17
Development Financial Institutions¹ under DFIA²: Non-performing Loans and Loan Loss Provisions

	As at end	
	2006	2007
	RM million	
General provisions	1,126.5	1,286.6
Interest-in-suspense	828.6	960.0
Specific provisions	1,735.4	2,499.5
Non-performing loans	4,919.1	5,137.8
	Percent (%)	
Gross NPL ratio	10.0	8.8
Net NPL ratio	5.0	3.1
Total provisions/NPL	75.0	92.4

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

² Development Financial Institutions Act 2002