

5.2 — BANK PERDAGANGAN: ARAH ALIRAN PINJAMAN¹

Pinjaman Mengikut Sektor	1995		1996		1997	
	RM juta <i>RM million</i>	% sumbangan <i>% share</i>	RM juta <i>RM million</i>	% sumbangan <i>% share</i>	RM juta <i>RM million</i>	% sumbangan <i>% share</i>
Pertanian, ternakan, perhutanan dan perikanan	3,870.2	2.1	4,424.6	1.9	5,917.6	2.0
Perlombongan dan kuari	885.5	0.5	608.9	0.3	786.8	0.3
Perkilangan	42,410.1	23.3	47,099.1	20.6	54,952.0	19.0
Elektrik, gas dan bekalan air	3,580.6	2.0	4,146.0	1.8	3,943.8	1.4
Perdagangan borong dan runcit, restoran dan hotel	19,075.4	10.5	23,971.0	10.5	29,478.0	10.2
Sektor harta benda yang luas	46,363.3	25.5	76,444.8	33.5	101,220.9	34.9
Pembinaan	14,086.8	7.7	19,664.0	8.6	29,156.8	10.1
Harta kediaman ²	16,401.8	9.0	29,637.8	13.0	37,894.7	13.1
Harta bukan kediaman	t.d.	0.0	13,923.8	6.1	21,789.0	7.5
Harta tanah	15,874.7	8.7	13,219.2	5.8	12,380.4	4.3
Pengangkutan, penyimpanan dan komunikasi	2,992.0	1.6	4,411.8	1.9	8,616.8	3.0
Perkhidmatan kewangan, insuran dan perniagaan	23,766.2	13.1	24,763.1	10.8	28,432.5	9.8
Kredit penggunaan	6,390.3	3.5	13,453.0	5.9	18,039.4	6.2
Kegunaan sendiri	t.d.	0.0	8,902.7	3.9	13,254.6	4.6
Kad kredit	t.d.	0.0	2,434.3	1.1	3,521.2	1.2
Pembelian barangan pengguna	t.d.	0.0	1,976.2	0.9	1,016.6	0.4
Pembelian kereta penumpang	t.d.	0.0	139.8	0.1	247.0	0.1
Pembelian sekuriti	7,998.6	4.4	13,369.4	5.9	24,186.1	8.3
Pembelian kenderaan pengangkutan ³	t.d.	0.0	27.9	0.0	45.8	0.0
Perkhidmatan sosial masyarakat dan persendirian	t.d.	0.0	5,297.4	2.3	4,533.1	1.6
Lain-lain	24,746.6	13.6	10,259.3	4.5	9,603.8	3.3
JUMLAH PINJAMAN	182,078.7	100.0	228,276.3	100.0	289,756.7	100.0
Yang mana pinjaman perumahan yang dijual kepada Cagamas	7,071.3	3.9	10,400.3	4.6	13,471.4	4.6

¹ Data berasaskan laporan terbaru BNM.

² Termasuk pinjaman perumahan yang dijual kepada Cagamas.

³ Tidak termasuk pinjaman untuk membeli kereta penumpang.

t.d. tiada data terperinci kerana format baru bermula dari Disember 1996.

Sumber: Bank Negara Malaysia

5.2 — COMMERCIAL BANKS: DIRECTION OF LENDING¹

Pada akhir bulan Ogos 1998 As at end-August 1998		Pada akhir bulan Ogos 1999 As at end-August 1999		Loans by Sector
RM juta RM million	% sumbangan % share	RM juta RM million	% sumbangan % share	
6,159.4	2.0	6,437.4	2.2	Agriculture, hunting, forestry and fishing
1,228.5	0.4	1,112.7	0.4	Mining and quarrying
57,785.9	19.1	55,632.2	18.9	Manufacturing
4,050.6	1.3	5,056.8	1.7	Electricity, gas and water
30,952.3	10.3	29,955.6	10.2	Wholesale, retail, restaurants and hotels
108,980.4	36.1	109,755.8	37.2	Broad property sector
31,470.1	10.4	29,550.1	10.0	Construction
42,214.7	14.0	46,457.6	15.7	Residential property ²
23,288.6	7.7	21,687.9	7.4	Non-residential property
12,007.0	4.0	12,060.2	4.1	Real estate
9,726.6	3.2	11,559.2	3.9	Transport, storage and communication
29,794.4	9.9	26,421.3	9.0	Finance, insurance and business services
17,405.9	5.8	18,642.4	6.3	Consumption credit
12,256.0	4.1	12,155.0	4.1	Personal uses
3,280.2	1.1	3,906.8	1.3	Credit cards
793.6	0.3	784.9	0.3	Purchase of consumer durables
1,076.1	0.4	1,795.7	0.6	Purchase of passenger cars
25,539.5	8.5	16,467.7	5.6	Purchase of securities
182.8	0.1	160.0	0.1	Purchase of transport vehicles ³
4,603.8	1.5	4,945.4	1.7	Community, social and personal services
5,495.6	1.8	8,850.5	3.0	Others
301,905.7	100.0	294,997.0	100.0	TOTAL LOANS
14,040.7	4.7	11,169.1	3.8	Of which housing loans sold to Cagamas

¹ Data based on latest reports of BNM.

² Including housing loans sold to Cagamas.

³ Excluding loans for purchase of passenger cars.

t.d. no details as new format commenced from December 1996.

Source: Bank Negara Malaysia