

5.2 — (a) **BANK PERDAGANGAN: ARAH ALIRAN PINJAMAN**
(TERMASUK BANK ISLAM)
Malaysia – Format Lama

5.2 — (a) **COMMERCIAL BANKS: DIRECTION OF**
LENDING (INCLUDING ISLAMIC BANKS)
Malaysia – Old Format

Pinjaman Terkumpul Mengikut Sektor ¹ <i>Outstanding Loans by Sector ¹</i>	2003		2004		2005	
	RM juta <i>RM million</i>	% bahagian <i>% share</i>	RM juta <i>RM million</i>	% bahagian <i>% share</i>	RM juta <i>RM million</i>	% bahagian <i>% share</i>
Pertanian, ternakan, perhutanan dan perikanan <i>Agriculture, hunting, forestry and fishing</i>	9,292.4	2.6	9,950.1	2.2	10,505.9	2.0
Perlombongan dan kuari <i>Mining and quarrying</i>	942.1	0.3	883.4	0.2	746.0	0.1
Pembuatan <i>Manufacturing</i>	56,652.0	15.9	59,820.9	13.3	58,705.3	11.1
Elektrik, gas dan bekalan air <i>Electricity, gas and water</i>	4,630.5	1.3	4,756.6	1.1	4,469.0	0.8
Perdagangan borong dan runcit, hotel dan restoran <i>Wholesale and retail trade, hotels and restaurants</i>	34,871.3	9.8	41,131.1	9.2	45,842.4	8.7
Sektor harta tanah yang luas <i>Broad property sector</i>	160,335.5	45.1	193,402.2	43.1	224,174.4	42.6
Pembinaan/ <i>Construction</i>	22,442.4	6.3	26,082.2	5.8	27,394.4	5.2
Harta kediaman/ <i>Residential property</i>	101,829.3	28.6	125,824.1	28.1	148,329.4	28.2
Harta bukan kediaman/ <i>Non-residential property</i>	24,240.1	6.8	29,196.8	6.5	34,640.1	6.6
Harta tanah/ <i>Real estate</i>	11,823.7	3.3	12,299.1	2.7	13,810.5	2.6
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communications</i>	8,233.1	2.3	8,299.2	1.9	10,052.6	1.9
Perkhidmatan kewangan, insurans dan perniagaan <i>Financing, insurance and business services</i>	27,243.9	7.7	29,686.3	6.6	29,641.9	5.6
Kredit penggunaan/ <i>Consumption credit</i>	25,627.5	7.2	68,821.4	15.3	105,952.4	20.2
Kegunaan sendiri/ <i>Personal use</i>	14,188.3	4.0	16,365.8	3.7	19,689.6	3.7
Kad kredit/ <i>Credit cards</i>	10,577.6	3.0	12,838.4	2.9	16,692.9	3.2
Pembelian barangan pengguna <i>Purchase of consumer durables</i>	351.5	0.1	304.1	0.1	273.3	0.1
Pembelian kereta penumpang <i>Purchase of passenger cars</i>	510.1	0.1	39,313.1	8.8	69,296.6	13.2
Pembelian sekuriti/ <i>Purchase of securities</i>	14,475.6	4.1	17,195.8	3.8	19,015.3	3.6
Pembelian kenderaan pengangkutan ² <i>Purchase of transport vehicles²</i>	726.4	0.2	962.6	0.2	2,703.0	0.5
Perkhidmatan sosial, masyarakat dan persendirian <i>Community, social and personal services</i>	3,807.7	1.1	4,521.3	1.0	5,354.0	1.0
Lain-lain/ <i>Others</i>	9,001.2	2.5	8,992.6	2.0	9,609.4	1.8
JUMLAH PINJAMAN TERKUMPUL <i>TOTAL OUTSTANDING LOANS</i>	355,839.2	100.0	448,353.5	100.0	526,771.6	100.0

¹ Termasuk pinjaman yang dijual kepada Cagamas.

² Tidak termasuk pinjaman untuk membeli kereta penumpang.

Sumber: Bank Negara Malaysia.

¹ Including loans sold to Cagamas.

² Excluding loans for purchase of passenger cars.

Source: Bank Negara Malaysia.