

5.2 — BANK PERDAGANGAN: ARAH ALIRAN PINJAMAN (TERMASUK BANK ISLAM)¹

Malaysia

Pinjaman Yang Belum Dijelaskan Mengikut Sektor	2001		2002		2003	
	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	10,280.9	3.2	10,278.1	3.0	9,292.4	2.6
Perlombongan dan kuari	1,045.2	0.3	835.1	0.2	942.1	0.3
Pembuatan	57,312.4	17.6	56,750.3	16.8	56,652.0	15.9
Elektrik, gas dan bekalan air	4,752.7	1.5	5,985.7	1.8	4,630.5	1.3
Perdagangan borong dan runcit, hotel dan restoran	31,872.9	9.8	32,892.1	9.7	34,871.3	9.8
Sektor harta tanah yang luas	132,870.9	40.9	144,345.1	42.7	160,335.5	45.1
Pembinaan	25,085.0	7.7	24,189.9	7.2	22,442.4	6.3
Harta kediaman	73,077.2	22.5	86,246.4	25.5	101,829.3	28.6
Harta bukan kediaman	22,009.9	6.8	22,551.3	6.7	24,240.1	6.8
Harta tanah	12,698.8	3.9	11,357.5	3.4	11,823.7	3.3
Pengangkutan, penyimpanan dan komunikasi	7,683.9	2.4	7,608.2	2.2	8,233.1	2.3
Perkhidmatan kewangan, insuran dan perniagaan	29,895.8	9.2	27,524.0	8.1	27,243.9	7.7
Kredit penggunaan	21,495.1	6.6	23,436.4	6.9	25,627.5	7.2
Kegunaan sendiri	12,633.4	3.9	13,541.7	4.0	14,188.3	4.0
Kad kredit	7,290.2	2.2	8,990.2	2.7	10,577.6	3.0
Pembelian barangan pengguna	480.4	0.1	368.5	0.1	351.5	0.1
Pembelian kereta penumpang	1,091.1	0.3	536.0	0.2	510.1	0.1
Pembelian sekuriti	14,431.4	4.4	15,707.8	4.6	14,475.6	4.1
Pembelian kenderaan pengangkutan ²	361.7	0.1	465.5	0.1	726.4	0.2
Perkhidmatan sosial, masyarakat dan persendirian	4,732.6	1.5	4,552.2	1.3	3,807.7	1.1
Lain-lain	8,336.4	2.6	7,860.9	2.3	9,001.2	2.5
JUMLAH PINJAMAN YANG BELUM DIJELASKAN³	325,071.7	100.0	338,241.5	100.0	355,839.2	100.0

¹ Data berasaskan laporan terbaru BNM.

² Tidak termasuk pinjaman untuk membeli kereta penumpang.

³ Termasuk pinjaman yang dijual kepada Cagamas dan Danaharta.

Sumber: Bank Negara Malaysia.

5.2 — COMMERCIAL BANKS: DIRECTION OF LENDING (INCLUDING ISLAMIC BANKS)¹

Malaysia

Pada akhir bulan Julai 2004 <i>As at end-July 2004</i>		Pada akhir bulan Julai 2005 <i>As at end-July 2005</i>		<i>Outstanding Loans by Sector</i>
RM juta <i>RM million</i>	% bahagian <i>% share</i>	RM juta <i>RM million</i>	% bahagian <i>% share</i>	
10,041.0	2.7	10,749.0	2.1	<i>Agriculture, hunting, forestry and fishing</i>
824.3	0.2	893.0	0.2	<i>Mining and quarrying</i>
58,748.6	15.8	59,550.5	11.8	<i>Manufacturing</i>
4,296.0	1.2	3,897.7	0.8	<i>Electricity, gas and water</i>
36,157.6	9.8	44,456.8	8.8	<i>Wholesale and retail, hotels and restaurants</i>
171,267.1	46.2	214,197.1	42.5	<i>Broad property sector</i>
22,854.3	6.2	26,925.0	5.3	<i>Construction</i>
111,084.6	30.0	141,268.8	28.0	<i>Residential property</i>
25,650.2	6.9	32,648.9	6.5	<i>Non-residential property</i>
11,678.0	3.1	13,354.4	2.7	<i>Real estate</i>
7,215.0	1.9	8,689.5	1.7	<i>Transport, storage and communication</i>
27,755.6	7.5	29,423.8	5.8	<i>Finance, insurance and business services</i>
27,774.7	7.5	97,326.3	19.3	<i>Consumption credit</i>
14,936.1	4.0	18,348.4	3.6	<i>Personal use</i>
11,129.7	3.0	15,141.3	3.0	<i>Credit cards</i>
312.8	0.1	293.3	0.1	<i>Purchase of consumer durables</i>
1,396.1	0.4	63,543.3	12.6	<i>Purchase of passenger cars</i>
14,657.7	4.0	17,762.2	3.5	<i>Purchase of securities</i>
128.0	0.0	3,110.6	0.6	<i>Purchase of transport vehicles²</i>
3,890.6	1.0	5,582.0	1.1	<i>Community, social and personal services</i>
8,079.4	2.2	8,198.6	1.6	<i>Others</i>
370,835.5	100.0	503,836.9	100.0	TOTAL OUTSTANDING LOANS³

¹ Data based on latest reports of BNM.

² Excluding loans for purchase of passenger cars.

³ Including loans sold to Cagamas and Danaharta.

Source: Bank Negara Malaysia.