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

Malaysia

Pinjaman Yang Belum Dijelaskan Mengikut Sektor	2002		2003		2004	
	RM juta *RM million*	% bahagian *% share*	RM juta *RM million*	% bahagian *% share*	RM juta *RM million*	% bahagian *% share*
Pertanian, ternakan, perhutanan dan perikanan	10,278.1	*3.0*	9,292.4	*2.6*	9,950.1	*2.2*
Perlombongan dan kuari	835.1	*0.2*	942.1	*0.3*	883.4	*0.2*
Pembuatan	56,750.3	*16.8*	56,652.0	*15.9*	59,820.9	*13.3*
Elektrik, gas dan bekalan air	5,985.7	*1.8*	4,630.5	*1.3*	4,756.6	*1.1*
Perdagangan borong dan runcit, hotel dan restoran	32,892.1	*9.7*	34,871.3	*9.8*	41,131.1	*9.2*
Sektor harta tanah yang luas	144,345.1	*42.7*	160,335.4	*45.1*	193,402.2	*43.1*
Pembinaan	24,189.9	*7.2*	22,442.4	*6.3*	26,082.2	*5.8*
Harta kediaman	86,246.4	*25.5*	101,829.3	*28.6*	125,824.1	*28.1*
Harta bukan kediaman	22,551.3	*6.7*	24,240.1	*6.8*	29,196.8	*6.5*
Harta tanah	11,357.5	*3.4*	11,823.7	*3.3*	12,299.1	*2.7*
Pengangkutan, penyimpanan dan komunikasi	7,608.2	*2.2*	8,233.1	*2.3*	8,299.2	*1.9*
Perkhidmatan kewangan, insuran dan perniagaan	27,524.0	*8.1*	27,243.9	*7.7*	29,686.3	*6.6*
Kredit penggunaan	23,436.5	*6.9*	25,627.6	*7.2*	68,821.3	*15.3*
Kegunaan sendiri	13,541.7	*4.0*	14,188.3	*4.0*	16,365.8	*3.7*
Kad kredit	8,990.2	*2.7*	10,577.6	*3.0*	12,838.4	*2.9*
Pembelian barangan pengguna	368.5	*0.1*	351.5	*0.1*	304.1	*0.1*
Pembelian kereta penumpang	536.0	*0.2*	510.1	*0.1*	39,313.1	*8.8*
Pembelian sekuriti	15,707.8	*4.6*	14,475.6	*4.1*	17,195.8	*3.8*
Pembelian kenderaan pengangkutan[2]	465.5	*0.1*	726.4	*0.2*	962.6	*0.2*
Perkhidmatan sosial, masyarakat dan persendirian	4,552.2	*1.3*	3,807.7	*1.1*	4,521.3	*1.0*
Lain-lain	7,860.9	*2.3*	9,001.2	*2.5*	8,922.6	*2.0*
JUMLAH PINJAMAN YANG BELUM DIJELASKAN[3]	**338,241.5**	***100.0***	**355,839.2**	***100.0***	**448,353.5**	***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 Jun 2005 *As at end-June 2005*		Pada akhir bulan Jun 2006 *As at end-June 2006*		
RM juta *RM million*	% bahagian *% share*	RM juta *RM million*	% bahagian *% share*	*Outstanding Loans by Sector*
10,652.1	*2.1*	11,657.6	*2.0*	*Agriculture, hunting, forestry and fishing*
838.0	*0.2*	1,367.8	*0.2*	*Mining and quarrying*
60,408.1	*12.0*	65,177.0	*11.4*	*Manufacturing*
4,747.1	*0.9*	5,240.6	*0.9*	*Electricity, gas and water*
44,229.9	*8.8*	48,965.0	*8.6*	*Wholesale and retail trade, hotels and restaurants*
212,800.3	*42.3*	239,184.7	*41.8*	*Broad property sector*
27,450.6	*5.5*	29,912.5	*5.2*	*Construction*
139,867.0	*27.8*	155,930.5	*27.3*	*Residential property*
32,305.6	*6.4*	37,001.4	*6.5*	*Non-residential property*
13,177.2	*2.6*	16,340.2	*2.9*	*Real estate*
8,522.9	*1.7*	10,563.8	*1.8*	*Transport, storage and communication*
29,968.3	*6.0*	36,076.4	*6.3*	*Finance, insurance and business services*
96,447.6	*19.2*	129,218.7	*22.6*	*Consumption credit*
18,105.3	*3.6*	21,446.6	*3.7*	*Personal use*
15,023.7	*3.0*	17,318.5	*3.0*	*Credit cards*
294.8	*0.1*	222.4	*0.0*	*Purchase of consumer durables*
63,023.8	*12.5*	90,231.1	*15.8*	*Purchase of passenger cars*
17,777.6	*3.5*	18,822.6	*3.3*	*Purchase of securities*
2,392.2	*0.5*	2,122.6	*0.4*	*Purchase of transport vehicles*[2]
5,648.1	*1.1*	3,733.1	*0.7*	*Community, social and personal services*
8,944.5	*1.8*	1.0	*0.0*	*Others*
503,313.7	***100.0***	**572,130.8**	***100.0***	***TOTAL OUTSTANDING LOANS***[3]

[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.