

Table A.38
Commercial Banks: Direction of Lending

As at end-	Loans by sector (RM million)						% share				
	2001	2002	2003	2004	2005		2001	2002	2003	2004	2005
Business enterprises	208,607.6	206,508.4	203,643.5	210,800.6	217,797.3	49.9	47.1	44.0	41.8	39.6	
Households	178,316.8	204,552.4	230,692.1	263,824.2	303,791.7	42.7	46.6	49.9	52.3	55.3	
Others	30,825.9	27,652.5	28,398.1	29,818.6	27,729.0	7.4	6.3	6.1	5.9	5.0	
Total¹	417,750.3	438,713.3	462,733.6	504,443.4	549,318.0						
Agriculture, hunting, forestry and fishing	10,921.9	10,840.9	9,861.8	10,433.3	10,644.4	2.6	2.5	2.1	2.1	1.9	
Mining and quarrying	1,221.0	948.1	1,048.4	942.7	761.6	0.3	0.2	0.2	0.2	0.1	
Manufacturing	60,316.7	59,264.2	59,415.2	61,725.2	59,613.0	14.4	13.5	12.8	12.2	10.9	
Electricity, gas and water supply	4,799.5	6,035.8	4,681.3	4,785.2	4,480.1	1.1	1.4	1.0	0.9	0.8	
Wholesale and retail trade, restaurants and hotels	35,223.7	36,358.0	38,506.5	42,725.0	46,350.6	8.4	8.3	8.3	8.5	8.4	
Wholesale trade	19,735.5	20,712.8	21,896.7	25,380.3	27,198.6	4.7	4.7	4.7	5.0	5.0	
Retail trade	11,008.4	11,444.4	12,069.5	12,990.8	14,712.6	2.6	2.6	2.6	2.6	2.7	
Restaurants and hotels	4,479.8	4,200.8	4,540.3	4,353.9	4,439.4	1.1	1.0	1.0	0.9	0.8	
Broad property sector	158,892.7	170,226.0	185,854.9	205,628.7	226,381.3	38.0	38.8	40.2	40.8	41.2	
Construction	31,100.8	29,694.1	27,774.6	28,790.3	28,165.4	7.4	6.8	6.0	5.7	5.1	
Purchase of residential property	86,112.8	100,288.6	116,474.8	132,833.3	149,124.5	20.6	22.9	25.2	26.3	27.1	
Purchase of non-residential property	27,437.3	27,447.1	28,648.0	31,022.7	35,026.6	6.6	6.3	6.2	6.1	6.4	
Real estate	14,241.8	12,796.2	12,957.6	12,982.4	14,064.8	3.4	2.9	2.8	2.6	2.6	
Transport, storage and communication	9,547.7	9,393.4	9,882.6	9,595.1	10,959.7	2.3	2.1	2.1	1.9	2.0	
Financial, insurance and business services	31,354.0	28,943.2	28,624.2	30,374.9	29,829.2	7.5	6.6	6.2	6.0	5.4	
Financial services	22,006.4	20,102.2	20,177.9	20,762.3	20,351.7	5.3	4.6	4.4	4.1	3.7	
Insurance	550.3	604.9	206.6	127.7	137.2	0.1	0.1	0.0	0.0	0.0	
Business services	8,797.3	8,236.1	8,239.7	9,484.9	9,340.3	2.1	1.9	1.8	1.9	1.7	
Consumption credit	22,870.0	25,330.0	27,750.9	31,720.4	36,702.3	5.5	5.8	6.0	6.3	6.7	
Personal uses	13,538.1	14,331.2	15,141.6	17,170.5	19,735.6	3.2	3.3	3.3	3.4	3.6	
Credit cards	8,812.0	10,591.4	12,236.5	14,235.1	16,692.9	2.1	2.4	2.6	2.8	3.0	
Purchase of consumer durable goods	519.9	407.4	372.8	314.8	273.7	0.1	0.1	0.1	0.1	0.0	
Purchase of securities	19,219.5	19,658.2	18,097.2	17,919.2	19,101.0	4.6	4.5	3.9	3.6	3.5	
Purchase of transport vehicles	48,971.5	58,022.6	64,773.3	74,554.6	89,315.9	11.7	13.2	14.0	14.8	16.3	
Purchase of passenger cars	45,419.1	54,987.0	61,469.6	72,061.3	86,460.9	10.9	12.5	13.3	14.3	15.7	
Community, social and personal services	5,684.6	5,514.3	4,870.2	5,036.7	5,504.3	1.4	1.3	1.1	1.0	1.0	
Others	8,727.6	8,178.5	9,367.1	9,002.3	9,674.6	2.1	1.9	2.0	1.8	1.8	

¹ Includes finance companies and Islamic banks

² Includes loans sold to Cagamas

Note: Numbers may not necessarily add up due to rounding