

Table A.39
Merchants 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	13,304.0	12,282.6	9,897.8	8,266.8	7,806.7	91.1	91.1	89.6	87.6	89.2
Households	337.3	317.1	383.1	558.5	571.2	2.3	2.4	3.5	5.9	6.5
Others	965.5	881.4	762.1	608.1	369.7	6.6	6.5	6.9	6.4	4.2
Total¹	14,606.8	13,481.0	11,042.9	9,433.4	8,747.6					
Agriculture, hunting, forestry and fishing	864.4	807.4	652.3	445.5	334.5	5.9	6.0	5.9	4.7	3.8
Mining and quarrying	87.5	69.2	47.7	47.4	48.9	0.6	0.5	0.4	0.5	0.6
Manufacturing	2,205.0	2,012.1	1,667.9	1,295.2	1,050.3	15.1	14.9	15.1	13.7	12.0
Electricity, gas and water supply	455.3	779.8	384.7	410.6	168.7	3.1	5.8	3.5	4.4	1.9
Wholesale and retail trade, restaurants and hotels	806.8	705.2	655.3	729.8	702.3	5.5	5.2	5.9	7.7	8.0
<i>Wholesale trade</i>	172.8	156.5	97.4	129.3	133.9	1.2	1.2	0.9	1.4	1.5
<i>Retail trade</i>	190.7	148.3	92.8	125.0	129.3	1.3	1.1	0.8	1.3	1.5
<i>Restaurants and hotels</i>	443.3	400.4	465.1	475.6	439.0	3.0	3.0	4.2	5.0	5.0
Broad property sector	4,383.3	3,859.9	2,858.8	2,832.2	2,616.4	30.0	28.6	25.9	30.0	29.9
<i>Construction</i>	2,800.4	2,495.3	1,708.0	1,920.8	1,826.4	19.2	18.5	15.5	20.4	20.9
<i>Purchase of residential property</i>	73.5	77.1	78.2	80.3	74.0	0.5	0.6	0.7	0.9	0.8
<i>Purchase of non-residential property</i>	247.3	209.0	150.0	111.9	96.7	1.7	1.6	1.4	1.2	1.1
<i>Real estate</i>	1,262.1	1,078.4	922.6	719.2	619.3	8.6	8.0	8.4	7.6	7.1
Transport, storage and communication	594.7	363.0	845.3	320.5	395.9	4.1	2.7	7.7	3.4	4.5
Financial, insurance and business services	1,026.7	938.3	633.1	564.5	314.3	7.0	7.0	5.7	6.0	3.6
<i>Financial services</i>	710.8	768.2	535.2	520.7	223.9	4.9	5.7	4.8	5.5	2.6
<i>Insurance</i>	5.5	0.0	0.0	0.0	30.0	0.0	0.0	0.0	0.0	0.3
<i>Business services</i>	310.4	170.2	97.9	43.8	60.4	2.1	1.3	0.9	0.5	0.7
Consumption credit	32.6	21.2	35.5	116.6	182.7	0.2	0.2	0.3	1.2	2.1
<i>Personal uses</i>	32.5	21.1	35.5	116.6	182.6	0.2	0.2	0.3	1.2	2.1
<i>Credit cards</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Purchase of consumer durable goods</i>	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Purchase of securities	2,199.6	1,981.6	1,709.4	1,468.4	1,803.4	15.1	14.7	15.5	15.6	20.6
Purchase of transport vehicles	12.9	19.4	22.0	21.4	20.7	0.1	0.1	0.2	0.2	0.2
<i>Purchase of passenger cars</i>	12.1	19.1	21.5	20.9	20.3	0.1	0.1	0.2	0.2	0.2
Community, social and personal services	367.4	203.9	98.4	69.1	222.5	2.5	1.5	0.9	0.7	2.5
Others	1,570.8	1,720.0	1,432.6	1,112.2	887.0	10.8	12.8	13.0	11.8	10.1

¹ Includes loans sold to Cagamas

Note: Numbers may not necessarily add up due to rounding