

Table A.41
Commercial Banks¹: Direction of Lending

As at end-	Loans by Sectors (RM million)						% share			
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Business enterprises	183,337.0	180,310.0	179,580.1	177,547.5	194,323.8	59.5	56.8	54.6	51.3	44.5
Households	94,459.7	107,402.9	122,806.1	140,998.2	213,386.9	30.6	33.8	37.3	40.7	48.8
Others	30,559.8	29,687.8	26,648.1	27,484.4	29,194.4	9.9	9.4	8.1	7.9	6.7
Total²	308,356.6	317,400.7	329,034.3	346,030.0	436,905.1					
Agriculture, hunting, forestry and fishing	9,277.9	9,935.6	10,010.8	9,090.2	9,708.6	3.0	3.1	3.0	2.6	2.2
Mining and quarrying	1,151.5	996.6	805.7	927.1	868.2	0.4	0.3	0.2	0.3	0.2
Manufacturing	56,489.0	55,949.5	55,090.8	55,122.2	58,133.3	18.3	17.6	16.7	15.9	13.3
Electricity, gas and water supply	6,838.2	4,383.2	5,595.1	4,587.6	4,744.8	2.2	1.4	1.7	1.3	1.1
Wholesale and retail trade, restaurants and hotels	31,218.9	31,565.9	32,500.5	34,465.4	40,710.2	10.1	9.9	9.9	10.0	9.3
Wholesale trade	17,771.9	18,183.7	19,047.5	20,183.3	24,553.2	5.8	5.7	5.8	5.8	5.6
Retail trade	9,169.1	9,424.6	9,788.0	10,343.6	12,170.6	3.0	3.0	3.0	3.0	2.8
Restaurants and hotels	4,277.8	3,957.7	3,664.9	3,938.4	3,986.4	1.4	1.2	1.1	1.1	0.9
Broad property sector	117,502.7	129,269.9	139,615.3	154,985.5	187,382.6	38.1	40.7	42.4	44.8	42.9
Construction	25,342.7	24,286.3	22,871.8	21,113.8	24,629.9	8.2	7.7	7.0	6.1	5.6
Purchase of residential property	59,094.7	71,052.3	83,747.2	98,762.4	122,189.1	19.2	22.4	25.5	28.5	28.0
Purchase of non-residential property	21,172.1	21,285.0	21,691.3	23,376.2	28,350.7	6.9	6.7	6.6	6.8	6.5
Real estate	11,893.2	12,646.3	11,305.0	11,733.1	12,212.8	3.9	4.0	3.4	3.4	2.8
Transport, storage and communication	8,712.1	7,546.6	7,508.1	8,080.3	8,167.9	2.8	2.4	2.3	2.3	1.9
Financial, insurance and business services	28,331.1	29,628.1	27,256.4	26,982.4	29,460.7	9.2	9.3	8.3	7.8	6.7
Financial services	21,139.8	21,545.4	19,715.1	19,824.2	20,514.6	6.9	6.8	6.0	5.7	4.7
Insurance	256.7	533.5	587.9	191.6	124.3	0.1	0.2	0.2	0.1	0.0
Business services	6,934.6	7,549.2	6,953.4	6,966.6	8,821.8	2.2	2.4	2.1	2.0	2.0
Consumption credit	19,679.6	21,078.9	22,942.4	24,868.0	66,686.8	6.4	6.6	7.0	7.2	15.3
Personal uses	12,035.0	12,277.2	13,131.9	13,626.3	15,555.2	3.9	3.9	4.0	3.9	3.6
Credit cards	5,987.6	7,290.2	8,962.4	10,487.3	12,711.2	1.9	2.3	2.7	3.0	2.9
Purchase of consumer durable goods	691.5	433.4	323.8	311.2	271.1	0.2	0.1	0.1	0.1	0.1
Purchase of passenger cars	965.5	1,078.1	524.3	443.2	38,149.3	0.3	0.3	0.2	0.1	8.7
Purchase of securities	15,235.8	14,166.5	15,460.0	14,248.9	16,939.7	4.9	4.5	4.7	4.1	3.9
Purchase of transport vehicles	131.7	121.9	58.9	54.4	890.1	0.0	0.0	0.0	0.0	0.2
Community, social and personal services	4,689.6	4,584.2	4,511.1	3,744.1	4,427.2	1.5	1.4	1.4	1.1	1.0
Others	9,098.4	8,173.7	7,679.3	8,874.0	8,785.0	3.0	2.6	2.3	2.6	2.0

¹ Excludes Islamic banks

² Includes loans sold to Cagamas

Note: Numbers may not necessarily add up due to rounding