

Table A.43
Merchant Banks: Direction of Lending

As at end-	Loans by Sectors (RM million)					% share				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Business enterprises	15,733.0	13,304.0	12,282.6	9,897.8	8,355.7	90.6	91.1	91.1	89.6	87.7
Households	464.7	337.3	317.1	383.1	560.1	2.7	2.3	2.4	3.5	5.9
Others	1,165.4	965.5	881.4	762.1	610.6	6.7	6.6	6.5	6.9	6.4
Total¹	17,363.1	14,606.8	13,481.0	11,042.9	9,526.4					
Agriculture, hunting, forestry and fishing	1,019.7	864.4	807.4	652.3	445.5	5.9	5.9	6.0	5.9	4.7
Mining and quarrying	88.4	87.5	69.2	47.7	47.4	0.5	0.6	0.5	0.4	0.5
Manufacturing	2,222.6	2,205.0	2,012.1	1,667.9	1,330.1	12.8	15.1	14.9	15.1	14.0
Electricity, gas and water supply	704.7	455.3	779.8	384.7	413.7	4.1	3.1	5.8	3.5	4.3
Wholesale and retail trade, restaurants and hotels	945.4	806.8	705.2	655.3	735.3	5.4	5.5	5.2	5.9	7.7
<i>Wholesale trade</i>	278.1	172.8	156.5	97.4	129.3	1.6	1.2	1.2	0.9	1.4
<i>Retail trade</i>	213.5	190.7	148.3	92.8	130.4	1.2	1.3	1.1	0.8	1.4
<i>Restaurants and hotels</i>	453.8	443.3	400.4	465.1	475.6	2.6	3.0	3.0	4.2	5.0
Broad property sector	4,798.2	4,383.3	3,859.9	2,858.8	2,874.5	27.6	30.0	28.6	25.9	30.2
<i>Construction</i>	3,084.5	2,800.4	2,495.3	1,708.0	1,949.5	17.8	19.2	18.5	15.5	20.5
<i>Purchase of residential property</i>	75.0	73.5	77.1	78.2	80.3	0.4	0.5	0.6	0.7	0.8
<i>Purchase of non-residential property</i>	225.8	247.3	209.0	150.0	111.9	1.3	1.7	1.6	1.4	1.2
<i>Real estate</i>	1,412.9	1,262.1	1,078.4	922.6	732.7	8.1	8.6	8.0	8.4	7.7
Transport, storage and communication	971.6	594.7	363.0	845.3	320.5	5.6	4.1	2.7	7.7	3.4
Financial, insurance and business services	1,230.7	1,026.7	938.3	633.1	564.5	7.1	7.0	7.0	5.7	5.9
<i>Financial services</i>	860.5	710.8	768.2	535.2	520.7	5.0	4.9	5.7	4.8	5.5
<i>Insurance</i>	21.3	5.5	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
<i>Business services</i>	348.8	310.4	170.2	97.9	43.8	2.0	2.1	1.3	0.9	0.5
Consumption credit	45.3	44.7	40.3	57.0	139.1	0.3	0.3	0.3	0.5	1.5
<i>Personal uses</i>	36.5	32.5	21.1	35.5	118.1	0.2	0.2	0.2	0.3	1.2
<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	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Purchase of passenger cars</i>	8.8	12.1	19.1	21.5	20.9	0.1	0.1	0.1	0.2	0.2
Purchase of securities	3,278.2	2,199.6	1,981.6	1,709.4	1,468.4	18.9	15.1	14.7	15.5	15.4
Purchase of transport vehicles	0.2	0.8	0.3	0.5	0.5	0.0	0.0	0.0	0.0	0.0
Community, social and personal services	381.3	367.4	203.9	98.4	69.1	2.2	2.5	1.5	0.9	0.7
Others	1,676.8	1,570.8	1,720.0	1,432.6	1,117.9	9.7	10.8	12.8	13.0	11.7

¹ Includes loans sold to Cagamas

Note: Numbers may not necessarily add up due to rounding