

**Table A.43**  
**Commercial Banks<sup>1</sup>: Direction of Lending**

Loans by Sectors	As at end			
	2001		2002	
	RM million	% share	RM million	% share
Agriculture, hunting, forestry and fishing	10,686.4	3.0	10,683.6	2.9
Mining and quarrying	1,177.7	0.3	967.7	0.3
Manufacturing	62,845.0	17.6	62,283.0	16.8
Electricity, gas and water supply	4,778.6	1.3	6,011.6	1.6
Wholesale and retail trade, restaurants and hotels	34,125.4	9.6	35,144.5	9.5
<i>Wholesale trade</i>	19,412.5	5.4	20,369.0	5.5
<i>Retail trade</i>	10,041.8	2.8	10,406.2	2.8
<i>Restaurants and hotels</i>	4,671.1	1.3	4,369.3	1.2
Broad property sector	141,447.8	39.7	153,136.8	41.4
<i>Construction</i>	29,604.4	8.3	28,924.2	7.8
<i>Purchase of residential property</i>	73,924.8	20.7	87,094.0	23.5
<i>Purchase of non-residential property</i>	23,363.1	6.6	23,904.6	6.5
<i>Real estate</i>	14,555.4	4.1	13,214.1	3.6
Transport, storage and communication	9,594.0	2.7	9,518.3	2.6
Financial, insurance and business services	32,077.1	9.0	29,705.3	8.0
<i>Financial services</i>	22,623.0	6.3	20,821.3	5.6
<i>Insurance</i>	534.3	0.1	588.7	0.2
<i>Business services</i>	8,919.7	2.5	8,295.3	2.2
Consumption credit	22,444.8	6.3	24,386.3	6.6
<i>Personal uses</i>	13,348.8	3.7	14,257.1	3.9
<i>Credit cards</i>	7,367.1	2.1	9,067.2	2.5
<i>Purchase of consumer durables</i>	637.4	0.2	525.5	0.1
<i>Purchase of passenger cars</i>	1,091.5	0.3	536.5	0.1
Purchase of securities	22,173.4	6.2	23,449.8	6.3
Purchase of transport vehicles	361.9	0.1	465.7	0.1
Community, social and personal services	4,917.7	1.4	4,714.7	1.3
Others	9,850.1	2.8	9,375.4	2.5
<b>Total loans outstanding<sup>2</sup></b>	<b>356,479.9</b>	<b>100.0</b>	<b>369,842.7</b>	<b>100.0</b>

<sup>1</sup> Including Islamic banks.

<sup>2</sup> Including loans sold to Cagamas and Danaharta.

Numbers may not add up due to rounding.

