

**Table A.45**  
**Merchant Banks: Direction of Lending**

Loans by Sectors	As at end			
	2001		2002	
	RM million	% share	RM million	% share
Agriculture, hunting, forestry and fishing	1,003.2	5.6	946.2	5.7
Mining and quarrying	135.4	0.8	117.1	0.7
Manufacturing	2,535.6	14.3	2,314.0	13.9
Electricity, gas and water supply	492.9	2.8	817.4	4.9
Wholesale and retail trade, restaurants and hotels	970.8	5.5	869.3	5.2
<i>Wholesale trade</i>	183.9	1.0	167.7	1.0
<i>Retail trade</i>	257.5	1.4	215.2	1.3
<i>Restaurants and hotels</i>	529.4	3.0	486.5	2.9
Broad property sector	5,925.1	33.3	5,401.7	32.5
<i>Construction</i>	3,603.1	20.3	3,298.1	19.8
<i>Purchase of residential property</i>	73.5	0.4	77.1	0.5
<i>Purchase of non-residential property</i>	645.0	3.6	606.7	3.6
<i>Real estate</i>	1,603.5	9.0	1,419.8	8.5
Transport, storage and communication	684.8	3.9	453.2	2.7
Financial, insurance and business services	1,299.2	7.3	1,210.9	7.3
<i>Financial services</i>	823.9	4.6	881.3	5.3
<i>Insurance</i>	42.0	0.2	36.6	0.2
<i>Business services</i>	433.2	2.4	293.0	1.8
Consumption credit	108.8	0.6	104.4	0.6
<i>Personal uses</i>	96.6	0.5	85.3	0.5
<i>Purchase of consumer durables</i>	...	...	...	...
<i>Purchase of passenger cars</i>	0.1	0.0	0.0	0.0
Purchase of securities	2,665.0	15.0	2,447.0	14.7
Purchase of transport vehicles	0.8	0.0	0.3	0.0
Community, social and personal services	382.4	2.1	218.9	1.3
Others	1,582.0	8.9	1,731.2	10.4
<b>Total loans outstanding<sup>1</sup></b>	<b>17,786.0</b>	<b>100.0</b>	<b>16,631.5</b>	<b>100.0</b>

<sup>1</sup> Including loans sold to Cagamas and Danaharta.  
Numbers may not add up due to rounding.

