

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

Loans by Sectors	As at end			
	2000		2001	
	RM million	% share	RM million	% share
Agriculture, hunting, forestry and fishing	10,039.8	2.9	10,686.4	3.0
Mining and quarrying	1,355.9	0.4	1,177.7	0.3
Manufacturing	62,822.3	18.2	62,779.9	17.6
Electricity, gas and water supply	7,005.2	2.0	4,778.6	1.3
Wholesale and retail trade, restaurants and hotels	33,654.3	9.7	34,119.1	9.6
<i>Wholesale trade</i>	18,896.3	5.5	19,409.9	5.4
<i>Retail trade</i>	9,789.7	2.8	10,038.1	2.8
<i>Restaurants and hotels</i>	4,968.3	1.4	4,671.1	1.3
Broad property sector	128,997.8	37.3	141,409.3	39.7
<i>Construction</i>	30,361.9	8.8	29,580.4	8.3
<i>Purchase of residential property</i>	61,773.0	17.9	73,936.9	20.7
<i>Purchase of non-residential property</i>	23,190.3	6.7	23,336.6	6.5
<i>Real estate</i>	13,672.6	4.0	14,555.4	4.1
Transport, storage and communication	10,750.7	3.1	9,592.7	2.7
Finance, insurance and business services	30,647.3	8.9	32,077.0	9.0
<i>Financial services</i>	22,162.6	6.4	22,623.0	6.3
<i>Insurance</i>	325.9	0.1	534.3	0.1
<i>Business services</i>	8,158.7	2.4	8,919.7	2.5
Consumption credit	20,861.0	6.0	22,475.2	6.3
<i>Personal uses</i>	13,060.4	3.8	13,328.0	3.7
<i>Credit cards</i>	6,073.8	1.8	7,419.9	2.1
<i>Purchase of consumer durables</i>	735.6	0.2	635.8	0.2
<i>Purchase of passenger cars</i>	991.3	0.3	1,091.5	0.3
Purchase of securities	23,178.4	6.7	22,164.9	6.2
Purchase of transport vehicles	224.2	0.1	361.4	0.1
Community, social and personal services	4,956.1	1.4	4,914.5	1.4
Others	10,965.1	3.2	9,849.1	2.8
<b>Total loans outstanding <sup>2</sup></b>	<b>345,458.0</b>	<b>100.0</b>	<b>356,385.8</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