

5.2 — BANK PERDAGANGAN: ARAH ALIRAN PINJAMAN  
(TERMASUK BANK ISLAM)<sup>1</sup>

Malaysia

Pinjaman Yang Belum Dijelaskan Mengikut Sektor	2000		2001		2002	
	RM juta <i>RM million</i>	% bahagian <i>% share</i>	RM juta <i>RM million</i>	% bahagian <i>% share</i>	RM juta <i>RM million</i>	% bahagian <i>% share</i>
Pertanian, ternakan, perhutanan dan perikanan	10,039.8	2.9	10,686.4	3.0	10,485.8	2.9
Perlombongan dan kuari	1,355.9	0.4	1,177.7	0.3	924.8	0.3
Pembuatan	62,822.3	18.2	62,845	17.6	62,236.8	17.1
Elektrik, gas dan bekalan air	7,005.2	2.0	4,778.6	1.3	5,227.0	1.4
Perdagangan borong dan runcit, restoran dan hotel	33,654.3	9.7	34,125.4	9.6	34,923.3	9.6
Sektor harta tanah yang luas	128,997.8	37.3	141,447.7	39.7	148,264.7	40.6
Pembinaan	30,361.9	8.8	29,604.4	8.3	29,005.5	7.9
Harta kediaman	61,773.0	17.9	73,924.8	20.7	81,603.9	22.4
Harta bukan kediaman	23,190.3	6.7	23,363.1	6.6	23,736.7	6.5
Harta tanah	13,672.6	4.0	14,555.4	4.1	13,918.6	3.8
Pengangkutan, penyimpanan dan komunikasi	10,750.7	3.1	9,594.0	2.7	10,362.3	2.8
Perkhidmatan kewangan, insuran dan perniagaan	30,647.3	8.9	32,077.1	9.0	31,711.1	8.7
Kredit penggunaan	20,861.0	6.0	22,444.8	6.3	22,995.5	6.3
Kegunaan sendiri	13,060.4	3.8	13,348.8	3.7	13,881.0	3.8
Kad kredit	6,073.8	1.8	7,367.1	2.1	8,023.1	2.2
Pembelian barangan pengguna	735.6	0.2	637.4	0.2	540.0	0.1
Pembelian kereta penumpang	991.3	0.3	1,091.5	0.3	551.4	0.2
Pembelian sekuriti	23,178.4	6.7	22,173.4	6.2	22,328.4	6.1
Pembelian kenderaan pengangkutan <sup>2</sup>	224.2	0.1	361.9	0.1	379.3	0.1
Perkhidmatan sosial, masyarakat dan persendirian	4,956.1	1.4	4,917.7	1.4	5,075.8	1.4
Lain-lain	10,965.1	3.2	9,850.1	2.8	10,096.5	2.8
<b>JUMLAH PINJAMAN YANG BELUM DIJELASKAN<sup>3</sup></b>	<b>345,458.0</b>	<b>100.0</b>	<b>356,479.9</b>	<b>100.0</b>	<b>365,011.3</b>	<b>100.0</b>

<sup>1</sup> Data berasaskan laporan terbaru BNM.

<sup>2</sup> Tidak termasuk pinjaman untuk membeli kereta penumpang.

<sup>3</sup> Termasuk pinjaman yang dijual kepada Cagamas dan Danaharta.

Sumber: Bank Negara Malaysia.

5.2 — **COMMERCIAL BANKS: DIRECTION OF LENDING  
(INCLUDING ISLAMIC BANKS)<sup>1</sup>**

Malaysia

Pada akhir bulan Julai 2003 As at end-July 2003		Pada akhir bulan Julai 2004 As at end-July 2004		Outstanding Loans by Sector
RM juta RM million	% bahagian % share	RM juta RM million	% bahagian % share	
10,521.7	2.7	10,041.0	2.7	Agriculture, hunting, forestry and fishing
986.4	0.3	824.3	0.2	Mining and quarrying
61,962.8	16.2	58,748.6	15.8	Manufacturing
5,142.1	1.3	4,296.0	1.2	Electricity, gas and water
35,686.9	9.3	36,157.6	9.8	Wholesale, retail, restaurants and hotels
160,884.4	42.0	171,267.1	46.2	Broad property sector
27,322.8	7.1	22,854.3	6.2	Construction
95,624.3	25.0	111,084.6	30.0	Residential property
24,533.9	6.4	25,650.2	6.9	Non-residential property
13,403.4	3.5	11,678.0	3.1	Real estate
12,289.1	3.2	7,215.0	1.9	Transport, storage and communication
30,854.5	8.1	27,755.6	7.5	Finance, insurance and business services
24,944.5	6.5	27,775.0	7.5	Consumption credit
14,264.9	3.7	14,936.1	4.0	Personal use
9,698.5	2.5	11,130.0	3.0	Credit cards
508.9	0.1	312.8	0.1	Purchase of consumer durables
481.2	0.1	1,396.1	0.4	Purchase of passenger cars
23,785.4	6.2	14,657.7	4.0	Purchase of securities
607.4	0.2	128.0	0.0	Purchase of transport vehicles <sup>2</sup>
4,711.5	1.2	3,890.6	1.0	Community, social and personal services
10,881.5	2.8	8,079.4	2.2	Others
<b>383,258.3</b>	<b>100.0</b>	<b>370,835.8</b>	<b>100.0</b>	<b>TOTAL OUTSTANDING LOANS<sup>3</sup></b>

<sup>1</sup> Data based on latest reports of BNM.

<sup>2</sup> Excluding loans for purchase of passenger cars.

<sup>3</sup> Including loans sold to Cagamas and Danaharta.

Source: Bank Negara Malaysia.