

5.2 — BANK PERDAGANGAN: ARAH ALIRAN PINJAMAN
(TERMASUK BANK ISLAM)¹
Malaysia

Pinjaman Yang Belum Dijelaskan Mengikut Sektor	1999		2000		2001	
	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	7,841.3	2.4	10,039.8	2.9	10,686.4	3.0
Perlombongan dan kuari	1,289.1	0.4	1,355.9	0.4	1,177.7	0.3
Pembuatan	60,189.0	18.6	62,822.3	18.2	62,845	17.6
Elektrik, gas dan bekalan air	6,522.2	2.0	7,005.2	2.0	4,778.6	1.3
Perdagangan borong dan runcit, restoran dan hotel	31,915.4	9.8	33,654.3	9.7	34,125.4	9.6
Sektor harta tanah yang luas	118,544.6	36.6	128,997.8	37.3	141,447.7	39.7
Pembinaan	30,420.2	9.4	30,361.9	8.8	29,604.4	8.3
Harta kediaman	51,123.3	15.8	61,773.0	17.9	73,924.8	20.7
Harta bukan kediaman	23,425.2	7.2	23,190.3	6.7	23,363.1	6.6
Harta tanah	13,575.9	4.2	13,672.6	4.0	14,555.4	4.1
Pengangkutan, penyimpanan dan komunikasi	12,018.0	3.7	10,750.7	3.1	9,594.0	2.7
Perkhidmatan kewangan, insuran dan perniagaan	29,624.9	9.1	30,647.3	8.9	32,077.1	9.0
Kredit penggunaan	19,584.3	6.0	20,861.0	6.0	22,444.8	6.3
Kegunaan sendiri	12,697.3	3.9	13,060.4	3.8	13,348.8	3.7
Kad kredit	4,355.4	1.3	6,073.8	1.8	7,367.1	2.1
Pembelian barangan pengguna	887.7	0.3	735.6	0.2	637.4	0.2
Pembelian kereta penumpang	1,643.9	0.5	991.3	0.3	1,091.5	0.3
Pembelian sekuriti	22,938.7	7.1	23,178.4	6.7	22,173.4	6.2
Pembelian kenderaan pengangkutan ²	163.1	0.1	224.2	0.1	361.9	0.1
Perkhidmatan sosial, masyarakat dan persendirian	5,723.2	1.8	4,956.1	1.4	4,917.7	1.4
Lain-lain	7,891.2	2.4	10,965.1	3.2	9,850.1	2.8
JUMLAH PINJAMAN YANG BELUM DIJELASKAN³	324,245.0	100.0	345,458.0	100.0	356,479.9	100.0

¹ Data berasaskan laporan terbaru BNM.

² Tidak termasuk pinjaman untuk membeli kereta penumpang.

³ Termasuk pinjaman yang dijual kepada Cagamas dan Danaharta.

Sumber: Bank Negara Malaysia.

5.2 — COMMERCIAL BANKS: DIRECTION OF LENDING
(INCLUDING ISLAMIC BANKS)¹

Malaysia

Pada akhir bulan Julai 2002 As at end-July 2002		Pada akhir bulan Julai 2003 As at end-July 2003		Outstanding Loans by Sector
RM juta RM million	% bahagian % share	RM juta RM million	% bahagian % share	
10,485.8	2.9	10,521.7	2.7	Agriculture, hunting, forestry and fishing
924.8	0.3	986.4	0.3	Mining and quarrying
62,236.8	17.1	61,962.8	16.2	Manufacturing
5,227.0	1.4	5,142.1	1.3	Electricity, gas and water
34,923.3	9.6	35,686.9	9.3	Wholesale, retail, restaurants and hotels
148,264.7	40.6	160,884.4	42.0	Broad property sector
29,005.5	7.9	27,322.8	7.1	Construction
81,603.9	22.4	95,624.3	25.0	Residential property
23,736.7	6.5	24,533.9	6.4	Non-residential property
13,918.6	3.8	13,403.4	3.5	Real estate
10,362.3	2.8	12,289.1	3.2	Transport, storage and communications
31,711.1	8.7	30,854.5	8.1	Finance, insurance and business services
22,995.5	6.3	24,944.5	6.5	Consumption credit
13,881.0	3.8	14,264.9	3.7	Personal uses
8,023.1	2.2	9,698.5	2.5	Credit cards
540.0	0.1	508.9	0.1	Purchase of consumer durables
551.4	0.2	481.2	0.1	Purchase of passenger cars
22,328.4	6.1	23,785.4	6.2	Purchase of securities
379.3	0.1	607.4	0.2	Purchase of transport vehicles ²
5,075.8	1.4	4,711.5	1.2	Community, social and personal services
10,096.5	2.8	10,881.5	2.8	Others
365,011.3	100.0	383,258.3	100.0	TOTAL OUTSTANDING LOANS³

¹ Data based on latest reports of BNM.

² Excluding loans for purchase of passenger cars.

³ Including loans sold to Cagamas and Danaharta.

Source: Bank Negara Malaysia.