

5.2. COMMERCIAL BANKS: LOANS OUTSTANDING BY PURPOSE AND SECTOR

Malaysia

	2015		2016				2017	
	December		August		December		August	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Purpose								
Purchase of securities	47,527	4.6	40,058	3.8	41,377	3.8	38,925	3.6
Purchase of transport vehicles	98,977	9.5	98,744	9.4	98,146	9.1	96,188	8.8
Purchase of passenger cars	91,266	8.8	91,444	8.7	91,093	8.4	89,437	8.2
Purchase of residential property	340,673	32.9	356,286	33.8	364,328	33.7	378,571	34.7
Purchase of non-residential property	162,241	15.7	167,337	15.9	170,227	15.8	171,260	15.7
Purchase of fixed assets other than land and building	6,602	0.6	7,221	0.7	7,560	0.7	7,299	0.7
Personal use	32,271	3.1	32,575	3.1	33,065	3.1	33,310	3.1
Credit card	33,758	3.3	32,909	3.1	34,199	3.2	33,421	3.1
Purchase of consumer durables	120	0.0	116	0.0	111	0.0	99	0.0
Construction	33,169	3.2	35,708	3.4	36,307	3.4	36,014	3.3
Working capital	241,808	23.3	244,442	23.2	254,889	23.6	253,762	23.3
Other purpose	39,416	3.8	39,583	3.8	40,050	3.7	40,867	3.8
Total Loans¹	1,036,564	100.0	1,054,980	100.0	1,080,260	100.0	1,089,717	100.0
Sector²								
Primary agriculture	25,365	2.4	24,254	2.3	23,641	2.2	23,355	2.1
Mining and quarrying	7,424	0.7	6,680	0.6	7,899	0.7	5,406	0.5
Manufacturing (including agro-based)	79,457	7.7	78,091	7.4	81,482	7.5	80,601	7.4
Electricity, gas and water supply	7,236	0.7	7,603	0.7	8,155	0.8	9,052	0.8
Wholesale and retail trade, restaurants and hotels	88,767	8.6	90,438	8.6	92,960	8.6	94,250	8.6
Construction	46,082	4.4	46,309	4.4	47,354	4.4	49,831	4.6
Real estate	77,914	7.5	82,970	7.9	87,109	8.1	86,904	8.0
Transport, storage and communication	20,370	2.0	20,275	1.9	21,566	2.0	22,565	2.1
Financing, insurance and business services	64,748	6.2	70,894	6.7	72,522	6.7	73,214	6.7
Education, health & others	19,558	1.9	20,040	1.9	20,679	1.9	20,154	1.8
Household sector	587,025	56.6	597,842	56.7	606,547	56.1	613,772	56.3
Other sector ³	12,618	1.2	9,584	0.9	10,347	1.0	10,615	1.0

¹ Includes loans sold to Cagamas.

² Definitions of economic sectors/industries are based on the Malaysia Standard Industrial Classification 2000 (MSIC 2000).

³ Includes loans to individual businesses.

Note: Data based on BNM Monthly Statistical Bulletin-August 2017. Total may not add up due to rounding.

Source: Bank Negara Malaysia.