

5.3. ISLAMIC 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	23,080	5.9	25,583	6.2	28,492	6.6	30,855	6.7
Purchase of transport vehicles	74,166	19.0	72,504	17.7	72,368	16.7	74,001	16.1
Purchase of passenger cars	72,675	18.6	70,848	17.3	70,698	16.3	71,698	15.6
Purchase of residential property	96,067	24.6	107,058	26.1	112,686	25.9	125,377	27.2
Purchase of non-residential property	34,013	8.7	36,697	8.9	38,551	8.9	40,214	8.7
Purchase of fixed assets other than land and building	3,061	0.8	2,674	0.7	2,502	0.6	2,333	0.5
Personal use	31,354	8.0	32,494	7.9	33,562	7.7	34,319	7.4
Credit card	2,286	0.6	2,488	0.6	2,747	0.6	2,820	0.6
Purchase of consumer durables	24	0.0	22	0.0	21	0.0	40	0.0
Construction	9,079	2.3	8,808	2.1	9,230	2.1	9,951	2.2
Working capital	98,535	25.3	101,783	24.8	112,957	26.0	117,314	25.5
Other purpose	18,207	4.7	20,317	5.0	21,293	4.9	23,438	5.1
Total Financing¹	389,872	100.0	410,427	100.0	434,410	100.0	460,662	100.0
Sector²								
Primary agriculture	11,501	2.9	11,864	2.9	12,285	2.8	14,029	3.0
Mining and quarrying	5,924	1.5	5,315	1.3	5,745	1.3	5,515	1.2
Manufacturing (including agro-based)	20,005	5.1	19,943	4.9	20,870	4.8	21,944	4.8
Electricity, gas and water supply	2,145	0.6	2,170	0.5	2,261	0.5	2,249	0.5
Wholesale and retail trade, restaurants and hotels	16,858	4.3	17,668	4.3	19,127	4.4	20,240	4.4
Construction	16,164	4.1	16,192	3.9	17,502	4.0	20,382	4.4
Real estate	19,097	4.9	21,000	5.1	22,458	5.2	23,341	5.1
Transport, storage and communication	13,630	3.5	13,115	3.2	16,611	3.8	17,795	3.9
Financing, insurance and business services	29,216	7.5	31,711	7.7	35,102	8.1	34,339	7.5
Education, health and others	19,328	5.0	21,803	5.3	22,089	5.1	21,208	4.6
Household sector	230,613	59.2	244,352	59.5	254,385	58.6	270,721	58.8
Other sectors ³	5,391	1.4	5,294	1.3	5,972	1.4	8,900	1.9

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.