

7.2 — COMMERCIAL BANKS: LOANS BY PURPOSE AND SECTOR

Malaysia

	2014		2015				2016 ⁴	
	December		August		December			
	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Purpose								
Purchase of securities	51,691	5.2	48,196	4.7	47,515	4.5	40,047	3.8
Purchase of transport vehicles	96,927	9.7	96,796	9.4	97,746	9.3	97,652	9.3
Purchase of residential property	312,456	31.3	331,432	32.1	340,717	32.5	356,308	33.8
Purchase of non-residential property	150,205	15.1	160,187	15.5	162,732	15.5	167,294	15.9
Purchase of fixed assets other than land and building	7,272	0.7	7,619	0.7	6,999	0.7	7,127	0.7
Personal use	30,032	3.0	31,470	3.0	32,328	3.1	32,636	3.1
Credit card	33,589	3.4	32,738	3.2	33,758	3.2	32,910	3.1
Purchase of consumer durables	611	0.1	124	0.0	120	0.0	116	0.0
Construction	30,320	3.0	31,675	3.1	33,497	3.2	35,718	3.4
Working capital	235,775	23.7	246,842	23.9	249,821	23.8	244,429	23.2
Other purpose	47,825	4.8	45,720	4.4	43,113	4.1	40,742	3.9
Total Loans¹	996,701	100.0	1,032,800	100.0	1,048,346	100.0	1,054,980	100.0
Sector²								
Primary agriculture	24,595	2.5	26,624	2.6	26,094	2.5	24,839	2.4
Mining and quarrying	7,436	0.7	7,267	0.7	7,649	0.7	6,709	0.6
Manufacturing (including agro-based)	82,747	8.3	83,860	8.1	81,923	7.8	78,038	7.4
Electricity, gas and water supply	9,681	1.0	7,710	0.7	9,304	0.9	7,602	0.7
Wholesale and retail trade, restaurants and hotels	84,935	8.5	89,431	8.7	89,821	8.6	90,771	8.6
Construction	40,892	4.1	43,608	4.2	46,390	4.4	46,290	4.4
Real estate	70,632	7.1	76,007	7.4	78,210	7.5	82,638	7.8
Transport, storage and communication	21,983	2.2	21,731	2.1	20,608	2.0	20,285	1.9
Financing, insurance and business activities	67,044	6.7	64,359	6.2	68,888	6.6	70,029	6.6
Education, health & others	20,327	2.0	22,276	2.2	19,928	1.9	20,352	1.9
Household sector	555,054	55.7	574,774	55.7	587,099	56.0	597,886	56.7
Other sector ³	11,375	1.1	15,152	1.5	12,432	1.2	9,541	0.9

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.⁴ End-August 2016.

Note: Data based on BNM Monthly Statistical Bulletin-August 2016. Total may not add up due to rounding.

Source: Bank Negara Malaysia.