

7.3 — ISLAMIC BANKS: FINANCING 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	20,284	6.0	21,857	5.9	23,081	5.9	25,583	6.2
Purchase of transport vehicles	68,990	20.6	72,345	19.4	71,995	18.5	70,562	17.2
Purchase of residential property	77,727	23.2	89,470	24.0	96,068	24.6	107,060	26.1
Purchase of non-residential property	27,405	8.2	31,659	8.5	33,978	8.7	36,666	8.9
Purchase of fixed assets other than land and building	3,213	1.0	3,288	0.9	3,061	0.8	2,674	0.7
Personal use	30,127	9.0	30,878	8.3	31,364	8.0	32,500	7.9
Credit card	2,015	0.6	2,107	0.6	2,286	0.6	2,488	0.6
Purchase of consumer durables	25	0.0	24	0.0	24	0.0	22	0.0
Construction	9,023	2.7	8,656	2.3	9,043	2.3	8,776	2.1
Working capital	79,700	23.7	93,997	25.2	98,635	25.3	101,869	24.8
Other purpose	17,085	5.1	18,803	5.0	20,338	5.2	22,228	5.4
Total Financing ¹	335,592	100.0	373,084	100.0	389,872	100.0	410,427	100.0
Sector ²								
Primary agriculture	6,842	2.0	10,374	2.8	11,438	2.9	11,794	2.9
Mining and quarrying	1,887	0.6	5,477	1.5	6,142	1.6	5,532	1.3
Manufacturing (including agro-based)	17,823	5.3	19,073	5.1	20,076	5.1	19,981	4.9
Electricity, gas and water supply	3,143	0.9	3,005	0.8	2,125	0.5	2,152	0.5
Wholesale and retail trade, restaurants and hotels	13,583	4.0	15,530	4.2	16,726	4.3	17,602	4.3
Construction	16,376	4.9	15,307	4.1	16,097	4.1	16,139	3.9
Real estate	14,292	4.3	16,366	4.4	19,286	4.9	21,177	5.2
Transport, storage and communication	10,706	3.2	13,567	3.6	13,452	3.5	12,923	3.1
Financing, insurance and business activities	25,102	7.5	27,326	7.3	29,421	7.5	31,786	7.7
Education, health and others	16,488	4.9	18,545	5.0	19,251	4.9	21,694	5.3
Household sector	203,675	60.7	222,052	59.5	230,705	59.2	244,434	59.6
Other sectors ³	5,676	1.7	6,462	1.7	5,155	1.3	5,212	1.3

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.