

**7.3 — BANK-BANK ISLAM: PEMBIAYAAN
MENGIKUT TUJUAN DAN SEKTOR**
Malaysia

**7.3 — ISLAMIC BANKS: FINANCING BY
PURPOSE AND SECTOR**
Malaysia

	2011 Dis./Dec.		2012				2013 ⁴	
			Ogos/August		Dis./Dec.			
	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>	RM juta <i>RM million</i>	% bahagian <i>% share</i>
Tujuan/Purpose								
Pembelian sekuriti <i>Purchase of securities</i>	10,247	5.1	11,651	5.2	13,050	5.5	16,551	6.3
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	53,918	27.0	56,564	25.3	58,840	24.9	64,798	24.5
Pembelian harta kediaman <i>Purchase of residential property</i>	37,563	18.8	44,188	19.8	47,956	20.3	56,634	21.5
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	9,447	4.7	11,992	5.4	13,767	5.8	17,474	6.6
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	2,951	1.5	2,715	1.2	2,432	1.0	2,681	1.0
Kegunaan persendirian <i>Personal use</i>	23,610	11.8	26,029	11.6	27,277	11.5	27,969	10.6
Kad kredit <i>Credit card</i>	1,617	0.8	1,675	0.7	1,781	0.8	1,826	0.7
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	14	0.0	9	0.0	16	0.0	28	0.0
Pembinaan <i>Construction</i>	5,111	2.6	7,219	3.2	7,383	3.1	8,258	3.1
Modal kerja <i>Working capital</i>	45,264	22.7	50,187	22.4	51,569	21.8	55,896	21.2
Tujuan lain <i>Other purpose</i>	10,097	5.1	11,425	5.1	12,154	5.1	11,852	4.5
JUMLAH PEMBIAYAAN¹/TOTAL FINANCING¹	199,840	100.0	223,653	100.0	236,224	100.0	263,968	100.0
Sektor²/Sector²								
Pertanian primer <i>Primary agriculture</i>	4,236	2.1	5,038	2.3	5,114	2.2	5,171	2.0
Perlombongan dan kuari <i>Mining and quarrying</i>	1,157	0.6	1,307	0.6	1,255	0.5	1,571	0.6
Pembuatan (termasuk asas tandi) <i>Manufacturing (including agro-based)</i>	13,857	6.9	14,680	6.6	14,659	6.2	14,798	5.6
Bekalan elektrik, gas dan air <i>Electricity, gas and water supply</i>	1,206	0.6	1,310	0.6	2,090	0.9	3,107	1.2
Perdagangan borong dan runcit, penginapan dan restoran <i>Wholesale and retail trade, accommodation and restaurant</i>	7,438	3.7	9,071	4.1	9,766	4.1	10,414	3.9
Pembinaan <i>Construction</i>	7,009	3.5	9,535	4.3	10,346	4.4	11,516	4.4
Harta tanah <i>Real estate</i>	7,111	3.6	8,728	3.9	10,142	4.3	10,632	4.0
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	6,984	3.5	7,172	3.2	6,721	2.8	6,660	2.5
Perkhidmatan kewangan, insurans dan perniagaan <i>Financing, insurance and business services</i>	11,492	5.8	12,988	5.8	12,941	5.5	14,841	5.6
Pendidikan, kesihatan dan lain-lain <i>Education, health and others</i>	10,975	5.5	13,872	6.2	14,091	6.0	15,459	5.9
Sektor isi rumah <i>Household sector</i>	121,939	61.0	135,650	60.7	145,140	61.4	165,567	62.7
Sektor lain ³ <i>Other sectors³</i>	6,437	3.2	4,302	1.9	3,961	1.7	4,232	1.6

¹ Termasuk pembiayaan yang dijual kepada Cagamas.

² Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

³ Termasuk pinjaman kepada perniagaan individu.

⁴ Akhir Ogos 2013.

Nota: Data berdasarkan Buletin Statistik Bulanan BNM-Ogos 2013. Angka tidak semestinya terjumlah disebabkan penggenapan.

Sumber: Bank Negara Malaysia.

¹ Includes financing 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 2013.

Note: Data based on BNM Monthly Statistical Bulletin-August 2013. Total may not add up due to rounding.

Source: Bank Negara Malaysia.