

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

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

	2012 Disember/December		2013				2014 ⁴	
			Julai/July		Disember/December			
	RM juta RM million	% bahagian % share	RM juta RM million	% bahagian % share	RM juta RM million	% bahagian % share	RM juta RM million	% bahagian % share
Tujuan/Purpose								
Pembelian sekuriti <i>Purchase of securities</i>	13,053	5.5	16,296	6.3	18,431	6.5	18,662	6.1
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	58,835	24.9	64,025	24.7	65,831	23.2	67,494	22.0
Pembelian harta kediaman <i>Purchase of residential property</i>	47,958	20.3	55,662	21.4	61,578	21.7	70,667	23.1
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	13,898	5.9	17,199	6.6	20,437	7.2	24,311	7.9
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	2,304	1.0	2,492	1.0	2,563	0.9	2,911	1.0
Kegunaan persendirian <i>Personal use</i>	27,275	11.5	28,100	10.8	28,382	10.0	29,309	9.6
Kad kredit <i>Credit card</i>	1,779	0.8	1,811	0.7	1,936	0.7	1,900	0.6
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	15	0.0	23	0.0	22	0.0	23	0.0
Pembinaan <i>Construction</i>	7,344	3.1	6,996	2.7	8,368	3.0	8,203	2.7
Modal kerja <i>Working capital</i>	51,593	21.8	55,408	21.3	63,748	22.5	68,070	22.2
Tujuan lain <i>Other purpose</i>	12,169	5.2	11,581	4.5	12,231	4.3	14,765	4.8
JUMLAH PEMBIAYAAN¹/TOTAL FINANCING¹	236,224	100.0	259,594	100.0	283,528	100.0	306,314	100.0
Sektor²/Sector²								
Pertanian primer <i>Primary agriculture</i>	5,220	2.2	5,170	2.0	5,697	2.0	6,285	2.1
Perlombongan dan kuari <i>Mining and quarrying</i>	1,111	0.5	1,424	0.5	1,378	0.5	1,508	0.5
Pembuatan (termasuk asas tani) <i>Manufacturing (including agro-based)</i>	14,389	6.1	14,628	5.6	14,910	5.3	16,560	5.4
Bekalan elektrik, gas dan air <i>Electricity, gas and water supply</i>	2,102	0.9	3,089	1.2	3,113	1.1	3,011	1.0
Perdagangan borong dan runcit, restoran dan hotel <i>Wholesale and retail trade, restaurants and hotels</i>	9,739	4.1	10,430	4.0	11,059	3.9	12,133	4.0
Pembinaan <i>Construction</i>	10,303	4.4	10,487	4.0	11,729	4.1	12,850	4.2
Harta tanah <i>Real estate</i>	9,635	4.1	10,104	3.9	11,079	3.9	11,906	3.9
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	6,716	2.8	6,740	2.6	7,367	2.6	8,946	2.9
Aktiviti kewangan, insurans dan perniagaan <i>Financing, insurance and business activities</i>	13,028	5.5	14,237	5.5	20,576	7.3	20,855	6.8
Pendidikan, kesihatan dan lain-lain <i>Education, health and others</i>	14,436	6.1	15,472	6.0	15,903	5.6	16,131	5.3
Sektor isi rumah <i>Household sector</i>	146,412	62.0	164,702	63.4	176,163	62.1	191,277	62.4
Sektor lain ³ <i>Other sectors³</i>	3,131	1.3	3,112	1.2	4,555	1.6	4,853	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 Julai 2014.

Nota: Data berdasarkan Buletin Statistik Bulanan BNM-Julai 2014.
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-July 2014.

Note: Data based on BNM Monthly Statistical Bulletin-July 2014.
Total may not add up due to rounding.

Source: Bank Negara Malaysia.