

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

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

Tujuan/Purpose	2013		2014				2015 ⁴	
	Disember/December		Ogos/August		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
Pembelian sekuriti <i>Purchase of securities</i>	18,431	6.5	18,817	6.1	20,284	6.0	21,857	5.9
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	65,831	23.2	67,758	21.9	68,990	20.6	72,345	19.4
Pembelian harta kediaman <i>Purchase of residential property</i>	61,578	21.7	72,089	23.3	77,727	23.2	89,470	24.0
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	20,437	7.2	24,511	7.9	27,405	8.2	31,659	8.5
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	2,563	0.9	2,865	0.9	3,213	1.0	3,288	0.9
Kegunaan persendirian <i>Personal use</i>	28,382	10.0	29,374	9.5	30,127	9.0	30,878	8.3
Kad kredit <i>Credit card</i>	1,936	0.7	1,897	0.6	2,015	0.6	2,107	0.6
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	22	0.0	24	0.0	25	0.0	24	0.0
Pembinaan <i>Construction</i>	8,368	3.0	8,325	2.7	9,023	2.7	8,656	2.3
Modal kerja <i>Working capital</i>	63,748	22.5	69,368	22.4	79,700	23.7	93,997	25.2
Tujuan lain <i>Other purpose</i>	12,231	4.3	15,014	4.8	17,085	5.1	18,803	5.0
JUMLAH PEMBIAYAAN¹/TOTAL FINANCING¹	283,528	100.0	310,041	100.0	335,592	100.0	373,084	100.0
Sektor²/Sector²								
Pertanian primer <i>Primary agriculture</i>	5,697	2.0	6,484	2.1	6,842	2.0	10,374	2.8
Perlombongan dan kuari <i>Mining and quarrying</i>	1,378	0.5	1,530	0.5	1,887	0.6	5,477	1.5
Pembuatan (termasuk asas tani) <i>Manufacturing (including agro-based)</i>	14,910	5.3	16,638	5.4	17,823	5.3	19,073	5.1
Bekalan elektrik, gas dan air <i>Electricity, gas and water supply</i>	3,113	1.1	3,068	1.0	3,143	0.9	3,005	0.8
Perdagangan borong dan runcit, restoran dan hotel <i>Wholesale and retail trade, restaurants and hotels</i>	11,059	3.9	12,523	4.0	13,583	4.0	15,530	4.2
Pembinaan <i>Construction</i>	11,729	4.1	13,306	4.3	16,376	4.9	15,307	4.1
Harta tanah <i>Real estate</i>	11,079	3.9	11,926	3.8	14,292	4.3	16,366	4.4
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	7,367	2.6	9,326	3.0	10,706	3.2	13,567	3.6
Aktiviti kewangan, insurans dan perniagaan <i>Financing, insurance and business activities</i>	20,576	7.3	21,036	6.8	25,102	7.5	27,326	7.3
Pendidikan, kesihatan dan lain-lain <i>Education, health and others</i>	15,903	5.6	16,030	5.2	16,488	4.9	18,545	5.0
Sektor isi rumah <i>Household sector</i>	176,163	62.1	193,444	62.4	203,675	60.7	222,052	59.5
Sektor lain ³ <i>Other sectors³</i>	4,555	1.6	4,728	1.5	5,676	1.7	6,462	1.7

¹ Termasuk pinjaman 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 2015.

Nota: Data berdasarkan Buletin Statistik Bulanan BNM-Ogos 2015. Angka tidak semestinya terjumlah disebabkan penggenapan.

Sumber: Bank Negara Malaysia.

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 2015.

Note: Data based on BNM Monthly Statistical Bulletin-August 2015. Total may not add up due to rounding.

Source: Bank Negara Malaysia.