

5.3 — BANK-BANK ISLAM: PEMBIAYAAN
MENGIKUT TUJUAN DAN SEKTOR
Malaysia

5.3 — ISLAMIC BANKS: FINANCING BY
PURPOSE AND SECTOR
Malaysia

	2010		2011				2012 ⁴	
	Dis./Dec.		Julai/July		Dis./Dec.			
	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>	7,385	4.6	10,112	5.6	10,247	5.1	11,319	5.1
Pembelian kenderaan pengangkutan <i>Purchase of transport vehicles</i>	46,180	28.6	49,298	27.2	53,918	27.0	55,909	25.4
Pembelian harta kediaman <i>Purchase of residential property</i>	29,531	18.3	33,002	18.2	37,563	18.8	43,514	19.8
Pembelian harta bukan kediaman <i>Purchase of non-residential property</i>	7,172	4.4	7,832	4.3	9,447	4.7	11,474	5.2
Pembelian aset tetap selain tanah dan bangunan <i>Purchase of fixed assets other than land and building</i>	2,990	1.9	3,009	1.7	2,951	1.5	2,704	1.2
Kegunaan persendirian <i>Personal use</i>	18,328	11.3	21,155	11.7	23,610	11.8	25,618	11.6
Kad kredit <i>Credit card</i>	1,352	0.8	1,470	0.8	1,617	0.8	1,659	0.8
Pembelian barangan penggunaan <i>Purchase of consumer durables</i>	15	0.0	14	0.0	14	0.0	7	0.0
Pembinaan <i>Construction</i>	4,189	2.6	4,613	2.5	5,098	2.6	5,776	2.6
Modal kerja <i>Working capital</i>	38,451	23.8	43,229	23.8	45,278	22.7	49,191	22.3
Tujuan lain <i>Other purpose</i>	5,971	3.7	7,641	4.2	10,097	5.1	13,101	5.9
JUMLAH PEMBIAYAAN¹/TOTAL FINANCING¹	161,563	100.0	181,375	100.0	199,840	100.0	220,272	100.0
Sektor²/Sector²								
Pertanian primer <i>Primary agriculture</i>	3,799	2.4	3,420	1.9	4,214	2.1	4,875	2.2
Perlombongan dan kuari <i>Mining and quarrying</i>	940	0.6	949	0.5	1,157	0.6	1,313	0.6
Pembuatan (termasuk asas tani) <i>Manufacturing (including agro-based)</i>	11,758	7.3	13,931	7.7	13,970	7.0	14,637	6.6
Bekalan elektrik, gas dan air <i>Electricity, gas and water supply</i>	1,915	1.2	1,077	0.6	1,206	0.6	1,388	0.6
Perdagangan borong dan runcit, penginapan dan restoran <i>Wholesale and retail trade, accommodation and restaurant</i>	6,196	3.8	7,473	4.1	7,464	3.7	8,687	3.9
Pembinaan <i>Construction</i>	6,342	3.9	6,388	3.5	6,996	3.5	7,809	3.5
Harta tanah <i>Real estate</i>	4,924	3.0	5,496	3.0	7,079	3.5	8,143	3.7
Pengangkutan, penyimpanan dan komunikasi <i>Transport, storage and communication</i>	6,272	3.9	6,665	3.7	6,961	3.5	7,101	3.2
Perkhidmatan kewangan, insurans dan perniagaan <i>Financing, insurance and business services</i>	8,383	5.2	10,050	5.5	11,487	5.7	14,733	6.7
Pendidikan, kesihatan dan lain-lain <i>Education, health and others</i>	8,434	5.2	10,458	5.8	10,966	5.5	13,936	6.3
Sektor isi rumah <i>Household sector</i>	99,359	61.5	111,199	61.3	121,906	61.0	133,264	60.5
Sektor lain ³ <i>Other sectors³</i>	3,240	2.0	4,268	2.4	6,435	3.2	4,386	2.0

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 2012.

Nota: Data berdasarkan Buletin Statistik Bulanan BNM-Julai 2012. Angka tidak semestinya terjumlah disebabkan penganjakan.

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 2012.

Nota: Data based on BNM Monthly Statistical Bulletin-July 2012. Total may not add up due to rounding.

Source: Bank Negara Malaysia.