

## 1.22

Islamic Banking System: Financing by Purpose and Sectors<sup>1</sup>  
Sistem Perbankan Islam: Pembiayaan Mengikut Tujuan dan Sektor<sup>1</sup>

RM million

RM juta

| As at end of | Purpose/Tujuan               |                                |          |                                  |                                      |   |              |             |                               |              |                 |               | Sector/Sektor <sup>2</sup> |                     |                      |                                      |                                   |  |              |             |                                       |  |                              |                               | Akhir tempoh |                     |                                      |
|--------------|------------------------------|--------------------------------|----------|----------------------------------|--------------------------------------|---|--------------|-------------|-------------------------------|--------------|-----------------|---------------|----------------------------|---------------------|----------------------|--------------------------------------|-----------------------------------|--|--------------|-------------|---------------------------------------|--|------------------------------|-------------------------------|--------------|---------------------|--------------------------------------|
|              | Purchase of securities       | Purchase of transport vehicles |          | Purchase of residential property | Purchase of non-residential property | Purchase of fixed assets other than land and building | Personal use | Credit card | Purchase of consumer durables | Construction | Working capital | Other purpose | Total financing            | Primary agriculture | Mining and quarrying | Manufacturing (including agro-based) | Electricity, gas and water supply | Wholesale & retail trade, and hotels & restaurants | Construction | Real estate | Transport, storage and communications | Finance, insurance and business activities | Education, health and others | Household sector <sup>3</sup> |              | Other sector n.e.c. |                                      |
|              |                              | Pembelian sekuriti             | Total    |                                  |                                      |   |              |             |                               |              |                 |               |                            |                     |                      |                                      |                                   |  |              |             |                                       |  |                              |                               |              |                     | of which: Purchase of passenger cars |
| Jan-09       | Islamic banks                | 3,816.7                        | 34,264.4 | 33,656.9                         | 19,178.5                             | 4,777.9   | 2,518.9      | 10,051.9    | 739.7                         | 18.3         | 2,553.6         | 26,619.5      | 3,285.6                    | 107,824.9           | 2,702.9              | 242.8                                | 9,978.4                           | 474.7  | 6,047.7      | 5,197.0     | 2,313.6                               | 3,998.2                                    | 6,082.1                      | 1,255.8                       | 63,494.4     | 6,037.3             | Jan-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 503.4                                | 43.2  | 28.7         | 9.5         | 0.0                           | 0.0          | 0.0             | 20.6          | 14.5                       | 620.0               | 2.0                  | 0.0                                  | 39.2                              | 6.4  | 3.9          | 2.9         | 8.1                                   | 3.4  | 5.4                          | 545.5                         | 3.2          | Bank-Bank Islam     |                                      |
|              | Total                        | 3,816.7                        | 34,264.4 | 33,656.9                         | 19,681.9                             | 4,821.1   | 2,547.7      | 10,061.3    | 739.7                         | 18.3         | 2,553.6         | 26,640.1      | 3,300.1                    | 108,444.9           | 2,704.8              | 242.8                                | 10,017.6                          | 474.8  | 6,054.1      | 5,200.9     | 2,316.6                               | 4,006.3                                    | 6,085.5                      | 1,261.2                       | 64,039.9     | 6,040.5             | Skim Perbankan Islam (SPI)           |
| Feb-09       | Islamic banks                | 3,994.7                        | 34,671.4 | 34,047.5                         | 19,428.9                             | 4,838.7   | 2,268.3      | 10,270.9    | 766.0                         | 17.9         | 2,608.9         | 27,469.3      | 3,070.0                    | 109,405.0           | 2,747.1              | 247.8                                | 9,958.9                           | 488.8  | 5,937.0      | 5,156.6     | 2,401.4                               | 4,495.8                                    | 6,073.6                      | 1,283.4                       | 64,419.2     | 6,195.4             | Feb-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 517.6                                | 42.8  | 27.7         | 9.4         | 0.0                           | 0.0          | 0.0             | 20.1          | 14.5                       | 632.2               | 1.9                  | 0.0                                  | 38.8                              | 0.0  | 6.1          | 3.7         | 2.9                                   | 7.7  | 3.3                          | 5.3                           | 558.9        | 3.6                 | Bank-Bank Islam                      |
|              | Total                        | 3,994.7                        | 34,671.4 | 34,047.5                         | 19,946.5                             | 4,881.5   | 2,296.0      | 10,280.3    | 766.0                         | 17.9         | 2,608.9         | 27,489.4      | 3,084.6                    | 110,037.1           | 2,749.0              | 247.8                                | 9,997.6                           | 488.9  | 5,943.1      | 5,160.2     | 2,404.3                               | 4,503.5                                    | 6,076.9                      | 1,288.7                       | 64,978.0     | 6,199.0             | Skim Perbankan Islam (SPI)           |
| Mar-09       | Islamic banks                | 3,924.5                        | 34,965.9 | 34,030.2                         | 19,647.6                             | 4,874.6   | 2,334.6      | 10,597.1    | 789.8                         | 17.2         | 2,688.4         | 26,727.6      | 3,080.5                    | 109,647.9           | 2,674.4              | 265.4                                | 9,562.8                           | 489.7  | 5,809.1      | 5,313.9     | 2,608.7                               | 4,494.3                                    | 5,668.3                      | 1,183.2                       | 65,416.2     | 6,161.9             | Mar-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 539.3                                | 41.3  | 26.1         | 9.3         | 0.0                           | 0.0          | 0.0             | 12.2          | 5.4                        | 633.7               | 1.9                  | 0.0                                  | 21.6                              | 0.0  | 5.2          | 4.0         | 2.9                                   | 7.1  | 3.0                          | 5.3                           | 579.0        | 3.6                 | Bank-Bank Islam                      |
|              | Total                        | 3,924.5                        | 34,965.9 | 34,030.2                         | 20,186.8                             | 4,916.0   | 2,360.7      | 10,606.4    | 789.8                         | 17.2         | 2,688.4         | 26,739.9      | 3,085.9                    | 110,281.7           | 2,676.3              | 265.4                                | 9,584.4                           | 489.7  | 5,814.3      | 5,317.9     | 2,611.6                               | 4,501.4                                    | 5,671.3                      | 1,188.6                       | 65,995.2     | 6,165.4             | Skim Perbankan Islam (SPI)           |
| Apr-09       | Islamic banks                | 4,124.5                        | 35,468.9 | 34,454.9                         | 20,045.2                             | 5,041.5   | 2,286.8      | 10,818.9    | 825.9                         | 17.2         | 2,405.0         | 26,349.1      | 3,105.3                    | 110,488.3           | 2,703.2              | 338.3                                | 9,193.7                           | 482.1  | 5,745.1      | 4,878.0     | 2,940.0                               | 4,583.9                                    | 5,798.0                      | 1,149.1                       | 66,783.1     | 5,893.8             | Apr-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 554.6                                | 40.7  | 24.9         | 9.3         | 0.0                           | 0.0          | 0.0             | 12.3          | 5.4                        | 647.2               | 1.9                  | 0.0                                  | 21.1                              | 0.0  | 5.2          | 4.0         | 2.9                                   | 6.5  | 3.0                          | 5.3                           | 593.7        | 3.5                 | Bank-Bank Islam                      |
|              | Total                        | 4,124.5                        | 35,468.9 | 34,454.9                         | 20,599.8                             | 5,082.2   | 2,311.6      | 10,828.1    | 825.9                         | 17.2         | 2,405.0         | 26,361.4      | 3,110.8                    | 111,135.5           | 2,705.1              | 338.3                                | 9,214.8                           | 482.1  | 5,750.3      | 4,882.0     | 2,942.9                               | 4,590.4                                    | 5,801.0                      | 1,154.4                       | 67,376.8     | 5,897.3             | Skim Perbankan Islam (SPI)           |
| May-09       | Islamic banks                | 4,122.7                        | 35,969.9 | 34,902.7                         | 20,285.7                             | 5,157.8   | 2,355.8      | 11,234.7    | 859.1                         | 17.5         | 2,426.2         | 26,686.1      | 3,369.0                    | 112,484.4           | 2,632.8              | 354.0                                | 9,162.9                           | 488.7  | 6,020.0      | 5,003.6     | 3,255.3                               | 4,659.0                                    | 5,730.6                      | 1,149.5                       | 68,114.1     | 5,914.1             | May-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 564.9                                | 40.3  | 23.7         | 9.2         | 0.0                           | 0.0          | 0.0             | 9.2           | 5.5                        | 652.8               | 1.5                  | 0.0                                  | 20.5                              | 0.0  | 3.0          | 3.3         | 2.9                                   | 6.1  | 2.9                          | 5.4                           | 603.6        | 3.5                 | Bank-Bank Islam                      |
|              | Total                        | 4,122.7                        | 35,969.9 | 34,902.7                         | 20,850.6                             | 5,198.1   | 2,379.5      | 11,243.9    | 859.1                         | 17.5         | 2,426.2         | 26,695.2      | 3,374.4                    | 113,137.2           | 2,634.3              | 354.0                                | 9,183.4                           | 488.7  | 6,022.9      | 5,006.9     | 3,258.2                               | 4,665.1                                    | 5,733.5                      | 1,154.9                       | 68,717.6     | 5,917.7             | Skim Perbankan Islam (SPI)           |
| Jun-09       | Islamic banks                | 4,350.4                        | 36,405.5 | 35,330.9                         | 20,565.9                             | 5,138.7   | 2,445.1      | 11,587.6    | 902.7                         | 17.4         | 2,456.7         | 27,416.9      | 3,420.0                    | 114,706.9           | 2,909.5              | 384.3                                | 9,656.7                           | 491.7  | 5,885.3      | 5,149.1     | 3,270.4                               | 4,645.1                                    | 6,109.7                      | 1,198.2                       | 69,431.6     | 5,575.2             | Jun-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 575.6                                | 39.5  | 21.4         | 9.2         | 0.0                           | 0.0          | 0.0             | 9.2           | 5.5                        | 660.3               | 1.5                  | 0.0                                  | 20.0                              | 0.0  | 2.3          | 3.5         | 2.9                                   | 5.7  | 1.9                          | 5.2                           | 613.8        | 3.5                 | Bank-Bank Islam                      |
|              | Total                        | 4,350.4                        | 36,405.5 | 35,330.9                         | 21,141.5                             | 5,178.3   | 2,466.5      | 11,596.8    | 902.7                         | 17.4         | 2,456.7         | 27,426.1      | 3,425.4                    | 115,367.2           | 2,911.0              | 384.3                                | 9,676.6                           | 491.8  | 5,887.6      | 5,152.6     | 3,273.3                               | 4,650.8                                    | 6,111.6                      | 1,203.4                       | 70,045.4     | 5,578.7             | Skim Perbankan Islam (SPI)           |
| Jul-09       | Islamic banks                | 4,368.3                        | 36,999.3 | 35,913.9                         | 20,935.5                             | 5,166.2   | 2,493.0      | 12,018.2    | 921.6                         | 17.0         | 2,533.5         | 30,457.7      | 3,567.3                    | 119,477.6           | 2,894.0              | 368.6                                | 9,406.8                           | 669.9  | 5,746.8      | 5,176.6     | 3,416.4                               | 4,779.8                                    | 7,262.2                      | 2,776.9                       | 70,995.9     | 5,983.7             | Jul-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 584.3                                | 38.3  | 20.1         | 8.6         | 0.0                           | 0.0          | 0.0             | 9.0           | 5.4                        | 665.7               | 1.5                  | 0.0                                  | 19.4                              | 0.0  | 2.3          | 3.1         | 2.9                                   | 5.3  | 1.8                          | 4.2                           | 621.7        | 3.5                 | Bank-Bank Islam                      |
|              | Total                        | 4,368.3                        | 36,999.3 | 35,913.9                         | 21,519.8                             | 5,204.5   | 2,513.2      | 12,026.8    | 921.6                         | 17.0         | 2,533.5         | 30,466.7      | 3,572.7                    | 120,143.3           | 2,895.4              | 368.6                                | 9,426.3                           | 670.0  | 5,749.1      | 5,179.7     | 3,419.3                               | 4,785.1                                    | 7,264.0                      | 2,781.1                       | 71,617.6     | 5,987.2             | Skim Perbankan Islam (SPI)           |
| Aug-09       | Islamic banks                | 4,579.9                        | 37,656.9 | 36,549.5                         | 21,367.7                             | 5,365.0   | 2,521.5      | 12,479.2    | 957.8                         | 5.6          | 2,685.5         | 30,596.5      | 3,609.9                    | 121,825.4           | 2,936.3              | 387.8                                | 9,513.5                           | 719.4  | 5,741.4      | 5,249.1     | 3,436.6                               | 4,858.7                                    | 7,344.7                      | 2,800.4                       | 72,730.7     | 6,106.7             | Aug-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 589.6                                | 37.2  | 19.6         | 8.4         | 0.0                           | 0.0          | 0.0             | 8.0           | 5.4                        | 668.1               | 1.5                  | 0.0                                  | 19.0                              | 0.0  | 2.2          | 2.6         | 2.8                                   | 5.1  | 1.5                          | 5.1                           | 624.7        | 3.5                 | Bank-Bank Islam                      |
|              | Total                        | 4,579.9                        | 37,656.9 | 36,549.5                         | 21,957.3                             | 5,402.2   | 2,541.0      | 12,487.6    | 957.8                         | 5.6          | 2,685.5         | 30,604.5      | 3,615.4                    | 122,493.6           | 2,937.8              | 387.8                                | 9,532.5                           | 719.5  | 5,743.6      | 5,251.7     | 3,439.4                               | 4,863.9                                    | 7,346.2                      | 2,805.6                       | 73,355.4     | 6,110.2             | Skim Perbankan Islam (SPI)           |
| Sep-09       | Islamic banks                | 4,079.6                        | 38,281.7 | 37,175.1                         | 21,680.5                             | 5,420.8   | 2,617.9      | 12,955.6    | 986.0                         | 5.7          | 2,873.2         | 30,527.6      | 3,389.1                    | 122,817.8           | 3,125.4              | 390.7                                | 9,713.2                           | 768.0  | 5,794.1      | 5,048.1     | 3,516.3                               | 5,121.4                                    | 6,782.7                      | 2,813.7                       | 74,414.7     | 5,329.6             | Sep-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 591.5                                | 36.3  | 18.7         | 8.3         | 0.0                           | 0.0          | 0.0             | 8.1           | 5.4                        | 668.3               | 1.0                  | 0.0                                  | 18.5                              | 0.0  | 2.2          | 2.9         | 2.8                                   | 4.9  | 1.7                          | 5.2                           | 625.7        | 3.5                 | Bank-Bank Islam                      |
|              | Total                        | 4,079.6                        | 38,281.7 | 37,175.1                         | 22,272.0                             | 5,457.2   | 2,636.6      | 12,964.0    | 986.0                         | 5.7          | 2,873.2         | 30,535.6      | 3,394.6                    | 123,486.1           | 3,126.4              | 390.7                                | 9,731.6                           | 768.1  | 5,796.3      | 5,051.0     | 3,519.1                               | 5,126.3                                    | 6,784.3                      | 2,818.9                       | 75,040.4     | 5,333.1             | Skim Perbankan Islam (SPI)           |
| Oct-09       | Islamic banks                | 4,251.5                        | 38,787.5 | 37,801.1                         | 22,165.6                             | 5,453.3   | 2,632.0      | 13,385.5    | 1,002.6                       | 5.7          | 2,854.8         | 31,340.6      | 3,477.6                    | 125,356.7           | 3,074.1              | 423.9                                | 9,887.4                           | 817.7  | 5,862.3      | 5,114.1     | 3,704.5                               | 5,189.8                                    | 7,017.3                      | 2,824.0                       | 76,033.8     | 5,407.8             | Oct-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 593.0                                | 35.3  | 17.8         | 7.9         | 0.0                           | 0.0          | 0.0             | 8.4           | 5.4                        | 667.7               | 0.5                  | 0.0                                  | 18.0                              | 0.0  | 2.1          | 2.9         | 2.8                                   | 4.6  | 1.6                          | 5.2                           | 627.0        | 3.1                 | Bank-Bank Islam                      |
|              | Total                        | 4,251.5                        | 38,787.5 | 37,801.1                         | 22,758.6                             | 5,488.6   | 2,649.8      | 13,393.3    | 1,002.6                       | 5.7          | 2,854.8         | 31,349.0      | 3,483.0                    | 126,024.4           | 3,074.6              | 423.9                                | 9,905.4                           | 817.7  | 5,864.4      | 5,117.0     | 3,707.3                               | 5,194.4                                    | 7,018.8                      | 2,829.2                       | 76,660.8     | 5,410.9             | Skim Perbankan Islam (SPI)           |
| Nov-09       | Islamic banks                | 6,510.4                        | 39,369.6 | 38,329.9                         | 22,698.3                             | 5,696.7   | 2,635.7      | 13,878.6    | 1,036.7                       | 7.1          | 2,980.2         | 32,432.9      | 3,300.9                    | 130,547.1           | 3,233.7              | 539.4                                | 9,939.8                           | 947.9  | 5,919.6      | 5,410.2     | 3,680.7                               | 8,104.8                                    | 7,072.0                      | 2,813.8                       | 77,740.6     | 5,144.7             | Nov-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 594.7                                | 35.7  | 17.0         | 8.3         | 0.0                           | 0.0          | 0.0             | 8.4           | 5.4                        | 669.6               | 1.2                  | 0.0                                  | 17.5                              | 0.0  | 2.1          | 3.0         | 2.7                                   | 4.4  | 1.5                          | 5.1                           | 629.1        | 3.0                 | Bank-Bank Islam                      |
|              | Total                        | 6,510.4                        | 39,369.6 | 38,329.9                         | 23,293.1                             | 5,732.4   | 2,652.7      | 13,886.9    | 1,036.7                       | 7.1          | 2,980.2         | 32,441.3      | 3,306.4                    | 131,216.7           | 3,234.8              | 539.4                                | 9,957.3                           | 947.9  | 5,921.7      | 5,413.2     | 3,683.4                               | 8,109.2                                    | 7,073.4                      | 2,818.9                       | 78,369.7     | 5,147.8             | Skim Perbankan Islam (SPI)           |
| Dec-09       | Islamic banks                | 6,600.6                        | 39,878.4 | 38,852.8                         | 23,181.6                             | 5,544.4   | 2,717.8      | 14,399.7    | 1,065.9                       | 6.9          | 2,952.5         | 33,752.2      | 4,199.2                    | 134,299.2           | 3,258.1              | 544.3                                | 10,420.7                          | 1,349.3  | 6,001.1      | 5,587.8     | 3,674.0                               | 8,476.9                                    | 6,649.7                      | 3,876.5                       | 79,581.2     | 4,879.7             | Dec-09                               |
|              | Islamic banking scheme (IBS) | 0.0                            | 0.0      | 0.0                              | 600.3                                | 35.8  | 16.2         | 8.0         | 0.0                           | 0.0          | 0.0             | 8.6           | 5.4                        | 674.4               | 0.0                  | 0.0                                  | 17.0                              | 0.0  | 2.1          | 3.2         | 2.7                                   | 4.2  | 1.4                          | 6.6                           | 634.2        | 3.0                 | Bank-Bank Islam                      |
|              | Total                        | 6,600.6                        | 39,878.4 | 38,852.8                         | 2                                    |   |              |             |                               |              |                 |               |                            |                     |                      |                                      |                                   |  |              |             |                                       |  |                              |                               |              |                     |                                      |