1.22 Islamic Banking System: Financing by Purpose and Sectors[1]

Sistem Perbankan Islam: Pembiayaan Mengikut Tujuan dan Sektor[1]

RM million — *RM juta*

As at end of	Purpose/*Tujuan*													Sector/*Sektor*[2]													*Akhir tempoh*
	Purchase of securities	Purchase of transport vehicles / Pembelian kenderaan pengangkutan		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[3]	Other sector n.e.c.	
		Total	of which: Purchase of passenger cars																							
	Pembelian sekuriti	*Jumlah*	*yang mana: Kereta penumpang*	*Pembelian harta kediaman*	*Pembelian harta bukan kediaman*	*Pembelian aset tetap selain tanah dan bangunan*	*Kegunaan persendirian*	*Kad kredit*	*Pembelian barangan penggunaan*	*Pembinaan*	*Modal kerja*	*Tujuan lain*	*Jumlah pembiayaan*	*Pertanian primer*	*Perlombongan dan kuari*	*Perkilangan*	*Elektrik, gas dan air*	*Perdagangan borong dan runcit, hotel dan restoran*	*Pembinaan*	*Harta tanah*	*Pengangkutan, penyimpanan dan komunikasi*	*Aktiviti kewangan, insurans dan perniagaan*	*Pendidikan, kesihatan dan lain-lain*	*Sektor isirumah*[3]	*Sektor lain t.d.d.l.*	
Jul-07																										*Jul-07*
Islamic banks	668.0	15,179.3	14,825.3	9,575.3	1,518.6	747.1	3,412.0	600.0	3.4	1,275.3	8,727.9	2,106.7	43,813.4	1,379.7	31.5	4,072.7	236.4	1,878.3	2,501.3	494.0	772.3	1,398.8	583.2	29,040.1	1,425.3	*Bank-Bank Islam*
IBS of Commercial banks	84.6	12,801.4	12,555.0	7,893.8	1,760.6	214.3	2,614.9	1.1	22.6	871.7	10,408.5	1,677.2	38,350.7	1,450.9	37.9	5,253.3	58.7	2,229.1	1,180.8	625.8	911.2	2,003.9	251.0	23,206.2	1,141.9	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	19.2	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.2	29.2	105.6	19.0	0.0	21.0	0.0	0.0	24.0	5.0	0.0	19.2	17.4	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	771.8	27,980.7	27,380.3	17,469.1	3,284.1	961.4	6,026.9	601.1	26.0	2,170.9	19,164.6	3,813.1	82,269.8	2,849.5	69.4	9,347.0	295.1	4,107.5	3,706.0	1,124.8	1,683.5	3,421.9	851.6	52,246.3	2,567.2	*Total*
Aug-07																										*Ogos-07*
Islamic banks	551.0	15,306.3	14,923.1	9,695.0	1,558.4	747.2	3,537.2	612.0	3.1	1,211.5	9,351.2	1,848.2	44,421.2	1,363.5	29.7	4,026.2	197.0	2,033.2	2,545.3	611.7	785.5	1,283.4	665.8	29,327.2	1,552.7	*Bank-Bank Islam*
IBS of Commercial banks	82.3	13,124.2	12,877.2	7,881.2	1,770.9	224.6	2,738.7	1.4	22.0	959.2	10,508.2	1,672.6	38,985.4	1,463.3	38.2	5,261.6	58.8	2,233.6	1,256.6	607.4	984.6	2,074.1	247.6	23,647.7	1,112.2	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	19.2	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.4	29.1	105.7	19.1	0.0	21.1	0.0	0.0	24.0	5.0	0.0	19.2	17.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	652.4	28,430.5	27,800.3	17,576.2	3,334.3	971.9	6,276.0	613.4	25.1	2,194.7	19,887.8	3,550.0	83,512.3	2,845.8	67.9	9,308.9	255.8	4,266.8	3,825.9	1,224.1	1,770.0	3,376.7	930.7	52,974.9	2,664.9	*Total*
Sep-07																										*Sep-07*
Islamic banks	531.7	15,423.3	14,998.6	9,768.4	1,626.7	755.0	3,663.9	558.8	2.5	1,204.9	9,908.7	1,844.6	45,288.5	1,354.0	29.6	4,077.6	195.6	2,132.9	2,664.1	654.2	855.0	1,500.4	679.7	29,554.1	1,591.4	*Bank-Bank Islam*
IBS of Commercial banks	78.6	13,404.2	13,148.6	7,876.8	1,785.5	232.3	2,837.8	1.4	21.6	968.9	10,462.8	1,705.0	39,375.0	1,447.6	37.3	5,213.7	60.8	2,253.1	1,274.2	604.4	997.9	2,063.4	251.1	24,030.6	1,141.0	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	19.2	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.0	29.1	105.2	19.1	0.0	20.6	0.0	0.0	24.0	5.0	0.0	19.2	17.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	629.5	28,827.5	28,147.2	17,645.2	3,417.2	987.4	6,501.6	560.2	24.1	2,197.8	20,399.5	3,578.8	84,768.8	2,820.7	66.9	9,311.9	256.4	4,386.0	3,962.3	1,263.6	1,852.9	3,583.0	948.0	53,584.7	2,732.4	*Total*
Oct-07																										*Okt-07*
Islamic banks	530.7	15,522.4	15,083.1	9,845.8	1,684.5	721.5	3,757.2	568.0	2.5	1,393.6	10,221.5	1,750.9	45,998.6	1,298.3	31.6	4,048.0	195.0	2,166.5	2,795.8	629.3	890.2	1,610.8	709.1	29,807.6	1,816.5	*Bank-Bank Islam*
IBS of Commercial banks	86.4	13,686.4	13,432.3	7,854.9	1,798.1	250.5	2,963.1	1.0	21.3	956.8	10,696.4	1,746.8	40,061.7	1,430.4	42.8	5,214.1	66.4	2,322.6	1,344.7	596.8	1,048.8	2,124.8	250.6	24,431.8	1,187.9	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	19.1	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.0	29.1	105.2	19.2	0.0	20.6	0.0	0.0	24.0	5.0	0.0	19.1	17.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	636.2	29,208.8	28,515.4	17,700.7	3,487.6	972.0	6,720.3	569.0	23.7	2,374.4	20,946.0	3,526.8	86,165.6	2,747.9	74.4	9,282.7	261.3	4,489.1	4,164.5	1,231.1	1,939.0	3,754.7	977.0	54,239.4	3,004.5	*Total*
Nov-07																										*Nov-07*
Islamic banks	529.4	15,582.8	15,142.3	9,944.0	1,760.5	765.6	3,868.5	570.3	2.4	1,339.4	10,526.9	1,980.6	46,870.2	1,317.4	43.1	4,644.9	190.4	2,274.9	2,843.5	678.7	897.1	1,687.8	676.8	29,944.6	1,671.0	*Bank-Bank Islam*
IBS of Commercial banks	86.1	13,940.3	13,684.0	7,853.8	1,819.3	289.8	3,063.4	1.2	21.3	1,072.2	10,660.2	1,738.8	40,546.3	1,427.2	54.8	5,141.5	57.3	2,340.2	1,418.9	524.7	1,049.9	2,196.9	248.0	24,797.0	1,289.9	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	8.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.2	29.1	94.3	19.3	0.0	20.7	0.0	0.0	24.0	5.0	0.0	8.0	17.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	623.6	29,523.1	28,826.3	17,797.8	3,584.8	1,055.3	6,931.8	571.5	23.6	2,435.6	21,215.3	3,748.5	87,510.8	2,763.9	97.8	9,807.1	247.7	4,615.1	4,286.4	1,208.4	1,947.0	3,892.7	942.2	54,741.6	2,960.9	*Total*
Dec-07																										*Dis-07*
Islamic banks	1,975.5	15,451.8	15,015.4	10,014.7	1,756.7	789.8	3,968.3	588.5	2.3	1,165.3	11,218.8	2,184.3	49,115.8	1,349.3	41.3	4,535.9	190.9	2,460.0	2,908.9	649.9	2,438.5	1,958.1	691.3	30,077.1	1,814.5	*Bank-Bank Islam*
IBS of Commercial banks	79.4	14,144.9	13,888.7	7,848.1	1,826.9	299.9	3,140.6	1.1	21.1	1,079.9	10,574.0	1,639.1	40,654.9	1,247.0	58.2	5,170.6	57.6	2,327.6	1,433.9	520.8	1,073.1	2,193.2	243.9	25,086.0	1,243.1	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	8.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.3	29.2	94.4	19.4	0.0	20.7	0.0	0.0	24.0	5.0	0.0	8.0	17.4	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	2,062.8	29,596.7	28,904.1	17,862.7	3,588.6	1,089.6	7,108.8	589.6	23.3	2,269.2	21,821.1	3,852.5	89,865.1	2,615.7	99.6	9,727.2	248.5	4,787.6	4,366.8	1,175.7	3,511.5	4,159.4	952.5	55,163.1	3,057.6	*Total*
Jan-08																										*Jan-08*
Islamic banks	1,943.3	22,006.7	21,492.3	15,820.4	2,377.8	797.5	4,420.4	592.5	2.8	2,365.6	18,561.5	2,525.5	71,413.9	1,645.2	48.7	7,627.5	197.6	3,617.8	3,825.7	663.7	3,178.4	3,553.8	782.4	43,181.3	3,091.9	*Bank-Bank Islam*
IBS of Commercial banks	2.6	7,896.1	7,714.4	2,147.7	1,236.6	343.8	2,856.6	1.0	20.1	72.8	3,289.5	1,407.1	19,274.1	965.7	53.1	2,365.2	8.6	1,119.9	432.4	491.3	375.2	521.3	219.0	12,637.9	84.4	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	3.3	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	27.9	29.1	89.3	19.0	0.0	20.7	0.0	0.0	24.0	5.0	0.0	3.3	17.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,949.2	29,902.9	29,206.7	17,968.1	3,619.4	1,141.3	7,277.0	593.5	23.0	2,462.3	21,878.9	3,961.7	90,777.3	2,629.8	101.8	10,013.5	206.2	4,737.7	4,282.1	1,159.9	3,553.6	4,078.5	1,018.7	55,819.3	3,176.2	*Total*
Feb-08																										*Feb-08*
Islamic banks	1,987.0	22,289.6	21,785.8	15,890.2	2,410.9	880.1	4,495.1	592.2	2.9	2,207.2	19,286.8	2,431.7	72,473.7	1,644.0	50.6	7,712.8	186.7	3,658.8	3,982.5	659.8	3,058.6	3,621.6	844.1	43,625.7	3,428.5	*Bank-Bank Islam*
IBS of Commercial banks	2.5	7,939.8	7,757.6	2,177.6	1,249.8	369.1	2,912.8	1.2	20.1	71.0	3,229.5	1,395.0	19,368.3	965.8	49.5	2,485.1	8.3	1,103.4	435.6	466.1	383.2	408.3	223.3	12,776.7	63.0	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.1	14.1	71.2	19.1	0.0	20.9	0.0	0.0	24.0	5.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,989.5	30,229.3	29,543.4	18,067.7	3,665.6	1,249.2	7,407.8	593.5	23.0	2,302.2	22,544.4	3,840.8	91,913.2	2,628.9	100.1	10,218.8	195.1	4,762.1	4,442.1	1,131.0	3,441.7	4,029.9	1,069.7	56,402.3	3,491.5	*Total*
Mar-08																										*Mac-08*
Islamic banks	1,988.7	22,518.8	21,982.9	15,912.7	2,439.0	865.3	4,612.9	593.6	3.0	2,358.4	20,008.7	2,406.5	73,707.4	1,509.5	78.5	7,722.6	203.0	3,733.2	4,405.6	742.7	3,083.9	3,635.2	859.8	43,722.3	4,011.2	*Bank-Bank Islam*
IBS of Commercial banks	2.5	7,930.4	7,750.5	2,209.7	1,247.7	396.9	2,988.7	1.0	19.9	68.3	3,168.6	1,373.1	19,406.6	956.2	63.3	2,379.7	6.7	1,167.4	434.5	438.3	385.0	410.8	219.9	12,890.0	54.9	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	24.0	28.2	14.1	71.3	19.1	0.0	20.9	0.0	0.0	24.0	5.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,991.1	30,449.2	29,733.4	18,122.4	3,691.6	1,262.2	7,601.6	594.6	22.8	2,450.6	23,205.5	3,793.7	93,185.3	2,484.8	141.8	10,123.2	209.7	4,900.6	4,864.1	1,186.0	3,468.9	4,045.9	1,082.1	56,612.3	4,066.0	*Total*
Apr-08																										*Apr-08*
Islamic banks	1,968.8	23,301.4	22,696.2	16,359.2	2,816.0	639.4	5,153.1	593.2	3.0	2,352.7	21,257.0	2,718.0	77,162.0	1,714.0	77.5	7,940.7	357.2	4,142.2	4,325.7	1,122.8	3,192.6	3,743.0	851.9	45,311.8	4,382.5	*Bank-Bank Islam*
IBS of Commercial banks	2.9	7,399.4	7,286.6	2,035.0	922.4	420.3	2,728.5	1.2	19.5	34.3	2,695.7	1,241.6	17,500.8	820.6	50.0	2,010.9	6.3	1,001.7	379.7	212.6	332.0	385.7	186.7	12,059.6	55.0	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	14.1	23.2	0.0	0.0	20.9	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,971.7	30,700.8	29,982.9	18,394.2	3,738.5	1,059.7	7,881.6	594.4	22.5	2,387.0	23,961.8	3,973.8	94,686.1	2,534.7	127.5	9,972.5	363.5	5,144.0	4,705.4	1,335.4	3,524.6	4,128.7	1,040.9	57,371.4	4,437.5	*Total*
May-08																										*Mei-08*
Islamic banks	1,950.7	23,740.6	23,045.7	16,281.8	2,830.4	830.5	5,296.6	600.3	3.0	2,312.8	21,754.6	2,642.9	78,244.1	1,846.2	85.7	7,962.4	366.1	4,214.3	4,296.5	1,181.0	3,202.4	3,750.0	910.0	45,622.3	4,807.3	*Bank-Bank Islam*
IBS of Commercial banks	2.9	7,542.3	7,429.9	2,070.9	928.7	442.5	2,818.1	1.2	19.2	37.4	2,909.2	1,228.8	18,001.2	814.6	57.2	2,186.1	6.6	1,029.5	377.6	209.5	349.9	398.4	190.3	12,322.9	58.7	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	14.1	23.3	0.0	0.0	21.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,953.5	31,282.9	30,475.6	18,352.7	3,759.2	1,273.0	8,114.7	601.5	22.2	2,350.2	24,672.9	3,885.8	96,268.6	2,660.8	142.9	10,169.4	372.7	5,243.8	4,674.1	1,390.5	3,552.3	4,148.4	1,102.5	57,945.3	4,865.9	*Total*
Jun-08																										*Jun-08*
Islamic banks	1,882.8	24,011.2	23,330.5	16,274.4	2,751.7	866.7	5,427.0	609.4	2.3	2,199.2	22,574.5	2,179.3	78,778.5	1,831.9	134.6	8,078.9	414.5	4,473.2	4,152.8	1,203.7	3,339.1	3,634.3	904.4	45,938.7	4,672.5	*Bank-Bank Islam*
IBS of Commercial banks	2.7	7,704.6	7,590.9	2,105.0	936.9	462.6	2,887.9	1.3	19.0	65.8	3,331.1	1,206.2	18,722.9	786.1	36.7	2,392.1	18.7	1,155.7	397.3	212.5	346.0	528.7	207.7	12,581.1	60.3	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	14.1	23.3	0.0	0.0	21.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,885.4	31,715.8	30,921.4	18,379.4	3,688.6	1,329.3	8,314.8	610.7	21.3	2,265.0	25,914.8	3,399.6	97,524.7	2,618.0	171.3	10,492.0	433.1	5,628.9	4,550.1	1,416.2	3,685.0	4,163.1	1,114.4	58,519.8	4,732.8	*Total*
Jul-08																										*Jul-08*
Islamic banks	1,889.0	24,330.9	23,645.3	16,359.1	2,977.1	1,279.4	5,549.5	601.2	2.2	2,323.2	23,202.7	2,277.6	80,791.9	1,813.9	148.0	8,467.1	389.8	4,644.0	4,356.2	1,527.8	3,382.3	3,816.5	961.1	46,366.6	4,918.5	*Bank-Bank Islam*
IBS of Commercial banks	2.6	7,881.9	7,767.0	2,144.2	951.6	490.2	2,973.7	1.0	18.7	67.1	3,284.1	1,241.4	19,056.6	795.7	51.1	2,264.3	19.1	1,260.8	389.5	207.5	393.4	503.6	204.1	12,882.8	84.8	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	14.0	23.3	0.0	0.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	2.2	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,891.6	32,212.8	31,412.3	18,503.3	3,928.7	1,769.6	8,523.2	602.2	20.9	2,390.3	26,496.1	3,533.0	99,871.8	2,609.6	199.1	10,752.5	408.9	5,904.8	4,745.6	1,735.4	3,775.7	4,320.1	1,167.4	59,249.4	5,003.3	*Total*

Notes: IBS-Islamic Banking Scheme

Sub-total may not necessarily add-up to grand total due to rounding

1 Include financing sold to Cagamas

2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

3 Household sector = total financing by purpose to households.
n.e.c. not elsewhere classified.

Nota: SPI - Skim Perbankan Islam

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Termasuk pembiayaan yang dijual kepada Cagamas

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

3 Sektor isirumah = Jumlah tujuan pembiayaan mengikut tujuan kepada isirumah.
t.d.d.l. tidak diklasifikasikan di tempat lain