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 / *Akhir tempoh*	Purpose/*Tujuan*												Sector/*Sektor*[2]												
	Purchase of securities *Pembelian sekuriti*	Purchase of transport vehicles Pembelian kenderaan pengangkutan Total *Jumlah*	 of which: Purchase of passenger cars *yang mana: Kereta penumpang*	Purchase of residential property *Pembelian harta kediaman*	Purchase of non-residential property *Pembelian harta bukan kediaman*	Purchase of fixed assets other than land and building *Pembelian aset tetap selain tanah dan bangunan*	Personal use *Kegunaan persendirian*	Credit card *Kad kredit*	Purchase of consumer durables *Pembelian barangan penggunaan*	Construction *Pembinaan*	Working capital *Modal kerja*	Other purpose *Tujuan lain*	Total financing *Jumlah pembiayaan*	Primary agriculture *Pertanian primer*	Mining and quarrying *Perlombongan dan kuari*	Manufacturing (including agro-based) *Perkilangan*	Electricity, gas and water supply *Elektrik, gas dan air*	Wholesale & retail trade, and hotels & restaurants *Perdagangan borong dan runcit, hotel dan restoran*	Construction *Pembinaan*	Real estate *Harta tanah*	Transport, storage and communications *Pengangkutan, penyimpanan dan komunikasi*	Finance, insurance and business activities *Aktiviti kewangan, insurans dan perniagaan*	Education, health and others *Pendidikan, kesihatan dan lain-lain*	Household sector[3] *Sektor isirumah*[3]	Other sector n.e.c. *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																									*Aug-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																									*Oct-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	17.4	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																									*Dec-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																									*Mar-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		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*

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