

**Table A.48**  
**Islamic Banking System: Sources and Uses of Funds**

	As at end-					
	2004			2005 <sup>p</sup>		
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total
	RM million					
<b>Sources</b>						
Capital and reserves	1,765.0	5,671.5	7,436.5	3,559.2	6,492.5	10,051.7
Deposits	20,753.7	52,073.2	72,826.9	35,625.5	48,249.3	83,874.8
Funds from other financial institutions	438.9	3,590.7	4,029.6	1,578.2	2,880.9	4,459.1
Other liabilities	1,899.8	8,841.1	10,740.9	2,670.0	10,767.9	13,437.9
<b>Total</b>	<b>24,857.4</b>	<b>70,176.5</b>	<b>95,033.9</b>	<b>43,432.9</b>	<b>68,390.6</b>	<b>111,823.5</b>
<b>Uses</b>						
Cash	259.6	11.0	270.6	322.2	7.0	329.2
Reserves with Bank Negara Malaysia	542.0	816.4	1,358.4	972.3	953.6	1,925.9
Deposits with other financial institutions	6,139.2	9,920.9	16,060.1	11,928.4	8,446.5	20,374.9
Financing	11,423.1	46,418.3	57,841.4	20,627.1	46,737.5	67,364.6
Securities	5,221.0	10,979.2	16,200.2	8,436.7	12,364.2	20,800.9
Other assets	1,272.5	2,030.7	3,303.2	1,146.2	-118.2 <sup>1</sup>	1,028.0
<b>Total</b>	<b>24,857.4</b>	<b>70,176.5</b>	<b>95,033.9</b>	<b>43,432.9</b>	<b>68,390.6</b>	<b>111,823.5</b>

<sup>1</sup> Denotes the interbranch balances pending settlement  
<sup>p</sup> Preliminary

**Table A.49**  
**Islamic Banking System: Commitments and Contingencies**

	As at end-							
	2004				2005 <sup>p</sup>			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Assets sold with recourse and commitments with drawdown	139.8	3,747.3	3,887.1	14.8	354.5	4,716.9	5,071.4	16.4
Credit extension commitments	1,572.7	9,194.2	10,766.9	40.9	4,298.4	8,829.8	13,128.2	42.4
Direct credit substitutes	429.4	507.0	936.4	3.5	481.6	568.7	1,050.3	3.4
Foreign exchange related contracts	374.0	–	374.0	1.4	1,373.1	65.5	1,438.6	4.6
Trade-related contingencies	1,442.5	5,860.7	7,303.2	27.8	1,540.0	4,548.9	6,088.9	19.6
Transaction-related contingencies	1,421.9	864.2	2,286.1	8.7	1,906.3	990.7	2,897.0	9.3
Underwriting obligations	56.0	467.4	523.4	2.0	143.0	745.0	888.0	2.9
Others	43.8	187.3	231.1	0.9	65.9	359.1	425.0	1.4
<b>Total</b>	<b>5,480.1</b>	<b>20,828.1</b>	<b>26,308.2</b>	<b>100.0</b>	<b>10,162.8</b>	<b>20,824.6</b>	<b>30,987.4</b>	<b>100.0</b>

<sup>p</sup> Preliminary