

Table A.53
Islamic Banking System: Direction of Financing

	As at end-							
	2004				2005 ^p			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Business enterprises	5,469.8	18,305.7	23,775.5	41.1	8,256.4	17,334.7	25,591.1	38.0
Households	5,803.4	27,392.0	33,195.4	57.4	12,193.2	28,864.2	41,057.4	60.9
Others	149.8	720.6	870.4	1.5	177.5	538.6	716.1	1.1
Total	11,423.0	46,418.3	57,841.3	100.0	20,627.1	46,737.5	67,364.6	100.0
Agriculture, hunting, forestry and fishing	241.6	2,086.9	2,328.5	4.0	531.4	1,837.9	2,369.3	3.5
Manufacturing	1,687.7	4,424.9	6,112.6	10.6	2,368.5	5,151.0	7,519.5	11.2
Mining and quarrying	15.1	61.5	76.6	0.1	16.4	88.5	104.9	0.2
Electricity, gas and water supply	11.7	707.5	719.2	1.2	275.8	143.3	419.1	0.6
Wholesale and retail trade, restaurants and hotels	447.2	2,623.7	3,070.9	5.3	820.5	2,567.5	3,388.0	5.0
<i>Wholesale trade</i>	292.3	1,951.0	2,243.3	3.9	559.3	1,832.9	2,392.2	3.6
<i>Retail trade</i>	135.3	602.6	737.9	1.3	231.3	673.7	905.0	1.3
<i>Restaurants and hotels</i>	19.6	70.1	89.7	0.2	29.9	60.9	90.8	0.1
Broad property sector	5,985.2	16,425.5	22,410.7	38.7	8,523.5	14,399.6	22,923.1	34.0
<i>Real estate</i>	86.3	820.1	906.4	1.6	294.6	678.1	972.7	1.4
<i>Construction</i>	1,452.2	2,078.7	3,530.9	6.1	1,440.3	1,891.3	3,331.6	4.9
<i>Purchase of residential property</i>	3,596.4	11,796.6	15,393.0	26.6	5,796.7	10,178.0	15,974.7	23.8
<i>Purchase of non-residential property</i>	850.3	1,730.1	2,580.4	4.5	991.9	1,652.2	2,644.1	3.9
Transport, storage and communication	181.3	995.2	1,176.5	2.0	254.5	1,033.0	1,287.5	1.9
Finance, insurance and business services	146.1	1,830.9	1,977.0	3.4	461.9	1,537.1	1,999.0	3.0
<i>Financial services</i>	94.3	1,103.3	1,197.6	2.1	141.2	1,235.1	1,376.3	2.1
<i>Insurance</i>	0.6	2.6	3.2	0.0	0.2	1.2	1.4	0.0
<i>Business services</i>	51.2	725.0	776.2	1.3	320.5	300.8	621.3	0.9
Consumption credit	2,134.5	14,986.5	17,121.0	29.6	6,232.2	18,143.9	24,376.1	36.2
<i>Personal uses</i>	810.6	1,637.8	2,448.4	4.2	1,236.1	2,502.1	3,738.2	5.5
<i>Credit cards</i>	127.1	184.9	312.0	0.5	166.1	301.0	467.1	0.7
<i>Purchase of consumer durables</i>	33.0	10.6	43.6	0.1	31.3	6.7	38.0	0.1
<i>Purchase of passenger cars</i>	1,163.8	13,153.2	14,317.0	24.8	4,798.7	15,334.1	20,132.8	29.9
Purchase of securities	256.1	621.8	877.9	1.5	571.6	348.7	920.3	1.4
Purchase of transport vehicles	72.5	609.0	681.5	1.2	164.2	542.4	706.6	1.0
Community, social and personal services	94.2	324.3	418.5	0.7	229.0	406.2	635.2	0.9
Others	149.8	720.6	870.4	1.5	177.6	538.4	716.0	1.1
Total	11,423.0	46,418.3	57,841.3	100.0	20,627.1	46,737.5	67,364.6	100.0

^p Preliminary