

Table A.58
Islamic Banking System: Direction of Financing

	As at end-							
	2003				2004p			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Agriculture, hunting, forestry and fishing	202.2	1,659.4	1,861.6	3.9	241.6	2,087.0	2,328.6	4.0
Mining and quarrying	15.0	48.5	63.5	0.1	15.1	61.5	76.6	0.1
Manufacturing	1,529.7	2,857.1	4,386.8	9.0	1,687.7	4,424.9	6,112.6	10.6
Electricity, gas and water supply	43.0	205.9	248.9	0.5	11.8	707.4	719.2	1.3
Community, social and personal services	63.7	239.6	303.3	0.6	94.2	324.3	418.5	0.7
Broad property sector	5,349.9	15,177.5	20,527.4	42.1	6,024.8	16,426.2	22,451.0	38.8
<i>Real estate</i>	90.6	721.3	811.9	1.7	86.3	820.1	906.4	1.6
<i>Construction</i>	1,328.5	1,605.0	2,933.5	6.0	1,452.3	2,078.6	3,530.9	6.1
<i>Purchase of residential property</i>	3,066.9	11,322.0	14,388.9	29.5	3,635.9	11,797.4	15,433.3	26.7
<i>Purchase of non-residential property</i>	863.9	1,529.2	2,393.1	4.9	850.3	1,730.1	2,580.4	4.4
Wholesale and retail trade, restaurants and hotels	405.9	1,391.1	1,797.0	3.7	447.2	2,623.7	3,070.9	5.3
Transport, storage and communication	152.8	871.5	1,024.3	2.1	181.3	995.2	1,176.5	2.0
Finance, insurance and business services	261.6	1,671.7	1,933.3	4.0	225.6	1,864.5	2,090.1	3.6
Purchase of securities	226.6	694.2	920.8	1.9	256.2	621.9	878.1	1.5
Consumption credit	1,431.5	13,440.7	14,872.2	30.6	2,207.8	15,595.6	17,803.4	30.8
<i>Credit cards</i>	90.3	65.9	156.2	0.3	127.1	184.9	312.0	0.6
<i>Personal use</i>	562.0	1,075.1	1,637.1	3.4	811.4	1,637.9	2,449.3	4.2
<i>Purchase of consumer durable goods</i>	40.3	13.8	54.1	0.1	33.0	10.6	43.6	0.1
<i>Purchase of transport vehicles</i>	738.9	12,285.9	13,024.8	26.8	1,236.3	13,762.2	14,998.5	25.9
Others	127.3	593.6	720.9	1.5	70.0	687.0	757.0	1.3
Total	9,809.2	38,850.8	48,660.0	100.0	11,463.3	46,419.2	57,882.5	100.0

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