

**Table A.53**  
**Islamic Banking System: Direction of Financing**

	As at end							
	2002				2003 <sup>p</sup>			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Agriculture, hunting, forestry and fishing	267.3	1,326.7	1,594.0	4.3	202.2	1,659.4	1,861.6	3.9
Mining and quarrying	29.5	45.0	74.5	0.2	15.0	48.5	63.5	0.1
Manufacturing	1,659.5	2,221.7	3,881.2	10.6	1,529.7	2,857.1	4,386.8	9.0
Electricity, gas and water	390.6	143.1	533.7	1.5	43.0	205.9	248.9	0.5
Community, social and personal services	39.5	174.4	213.9	0.6	63.7	239.6	303.3	0.6
Broad property sector	4,682.6	11,053.1	15,735.7	42.8	5,305.2	15,177.5	20,482.7	42.1
<i>Real estate</i>	52.5	616.8	669.3	1.8	90.6	721.3	811.9	1.7
<i>Construction</i>	1,318.2	960.0	2,278.2	6.2	1,328.5	1,605.0	2,933.5	6.0
<i>Purchase of residential property</i>	2,451.9	8,310.9	10,762.8	29.3	3,022.2	11,322.0	14,344.2	29.5
<i>Purchase of non-residential property</i>	860.0	1,165.4	2,025.4	5.5	863.9	1,529.2	2,393.1	4.9
Wholesale, retail, restaurants and hotels	391.6	994.8	1,386.4	3.8	405.9	1,391.1	1,797.0	3.7
Transport, storage and communication	100.1	724.7	824.8	2.2	152.8	871.5	1,024.3	2.1
Finance, insurance and business services	158.0	1,113.7	1,271.7	3.5	261.6	1,671.7	1,933.3	4.0
Purchase of securities	248.0	687.0	935.0	2.5	226.7	694.2	920.9	1.9
Consumption credit	900.7	8,386.5	9,287.2	25.3	1,431.4	13,440.7	14,872.1	30.6
<i>Credit cards</i>	27.8	32.7	60.5	0.2	90.3	65.9	156.2	0.3
<i>Personal uses</i>	409.9	651.7	1,061.6	2.9	562.0	1,075.1	1,637.1	3.4
<i>Purchase of consumer durables</i>	44.7	18.6	63.3	0.2	40.3	13.8	54.1	0.1
<i>Purchase of transport vehicles</i>	418.3	7,683.5	8,101.8	22.1	738.8	12,285.9	13,024.7	26.8
Others	290.8	688.8	979.6	2.7	127.3	593.6	720.9	1.5
<b>Total</b>	<b>9,158.2</b>	<b>27,559.5</b>	<b>36,717.7</b>	<b>100.0</b>	<b>9,764.5</b>	<b>38,850.8</b>	<b>48,615.3</b>	<b>100.0</b>

<sup>p</sup> Preliminary