

Table A.55
Islamic Banking System: Financing Guidelines to the Priority Sectors¹

	Compliance Date as of 31 December 2002			
	2000 Financing Guidelines		2002 Financing Guidelines	
	Target	Achieved	Target	Achieved
Financing to Bumiputera Community²				
Total outstanding financing (RM billion)	-	-	2.3	7.0
Total outstanding financing (%)	-	-	60.0	184.4
House Financing Commitments³				
Total houses (units)	3,956	13,693	-	-

¹ Refers to the compliance by the Islamic banks. Both Islamic banks fully complied with the Financing Guidelines to the Priority Sectors.

² Financing to Bumiputera Community is subject to 2002 Financing Guidelines.

³ Compliance date for 2000 Financing Guidelines in respect of house financing commitments was extended from end-December 2001 to end-December 2002.

Table A.56
Islamic Banking System: Direction of Financing

	As at end							
	2001				2002 ^p			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Agriculture, hunting, forestry and fishing	341.8	1,297.8	1,639.6	5.8	267.3	1,326.7	1,594.0	4.3
Mining and quarrying	48.1	15.9	64.0	0.2	29.5	45.0	74.5	0.2
Manufacturing	1,337.5	1,735.9	3,073.4	10.9	1,659.5	2,221.7	3,881.2	10.6
Electricity, gas and water	365.8	177.8	543.6	1.9	390.6	143.1	533.7	1.5
Community, social and personal services	145.5	207.6	353.1	1.3	39.5	174.4	213.9	0.6
Broad property sector	3,541.6	7,240.8	10,782.4	38.2	4,682.6	11,053.1	15,735.7	42.8
<i>Real estate</i>	52.0	513.8	565.8	2.0	52.5	616.8	669.3	1.8
<i>Construction</i>	779.6	918.7	1,698.3	6.0	1,318.2	960.0	2,278.2	6.2
<i>Purchase of residential property</i>	2,003.8	4,842.1	6,845.9	24.3	2,451.9	8,310.9	10,762.8	29.3
<i>Purchase of non-residential property</i>	706.2	966.2	1,672.4	5.9	860.0	1,165.4	2,025.4	5.5
Wholesale, retail, restaurants and hotels	302.2	833.0	1,135.2	4.0	391.6	994.8	1,386.4	3.8
Transport, storage and communication	135.7	627.3	763.0	2.7	100.1	724.7	824.8	2.2
Finance, insurance and business services	136.8	1,092.7	1,229.5	4.4	158.0	1,113.7	1,271.7	3.5
Purchase of securities	262.2	610.4	872.6	3.1	248.0	687.0	935.0	2.5
Consumption credit	637.2	6,175.6	6,812.8	24.2	900.7	8,386.5	9,287.2	25.3
<i>Credit cards</i>	-	3.0	3.0	...	27.8	32.7	60.5	0.2
<i>Personal uses</i>	341.9	345.0	686.9	2.4	409.9	651.7	1,061.6	2.9
<i>Purchase of consumer durables</i>	45.2	10.0	55.2	0.2	44.7	18.6	63.3	0.2
<i>Purchase of transport vehicles</i>	250.1	5,817.6	6,067.7	21.5	418.3	7,683.5	8,101.8	22.1
Others	306.6	625.5	932.1	3.3	290.8	688.8	979.6	2.7
Total	7,561.0	20,640.3	28,201.3	100.0	9,158.2	27,559.5	36,717.7	100.0

^pPreliminary