1.22 Islamic Banking System: Financing by Purpose and Sectors[1]

Sistem Perbankan Islam: Pembiayaan Mengikut Tujuan dan Sektor[1]

RM million — *RM juta*

As at end of / *Akhir tempoh*	Purpose/*Tujuan*													Sector/*Sektor*[2]											
	Purchase of securities	Purchase of transport vehicles: Pembelian kenderaan pengangkutan — Total / *Jumlah*	Purchase of transport vehicles: Pembelian kenderaan pengangkutan — of which: Purchase of passenger cars / *yang mana: Kereta penumpang*	Purchase of residential property / *Pembelian harta kediaman*	Purchase of non-residential property / *Pembelian harta bukan kediaman*	Purchase of fixed assets other than land and building / *Pembelian aset tetap selain tanah dan bangunan*	Personal use / *Kegunaan persendirian*	Credit card / *Kad kredit*	Purchase of consumer durables / *Pembelian barangan penggunaan*	Construction / *Pembinaan*	Working capital / *Modal kerja*	Other purpose / *Tujuan lain*	Total financing / *Jumlah pembiayaan*	Primary agriculture / *Pertanian primer*	Mining and quarrying / *Perlombongan dan kuari*	Manufacturing (including agro based) / *Perkilangan*	Electricity, gas and water supply / *Elektrik, gas dan air*	Wholesale & retail trade, and hotels & restaurants / *Perdagangan borong dan runcit, hotel dan restoran*	Construction / *Pembinaan*	Real estate / *Harta tanah*	Transport, storage and communications / *Pengangkutan, penyimpanan dan komunikasi*	Finance, insurance and business activities / *Aktiviti kewangan, insurans dan perniagaan*	Education, health and others / *Pendidikan, kesihatan dan lain-lain*	Household sector[3] / *Sektor isirumah*[3]	Other sector n.e.c. / *Sektor lain t.d.d.l.*	
Apr-08																									*Apr-08*
Islamic banks	1,968.8	23,301.4	22,696.2	16,359.2	2,816.0	639.4	5,153.1	593.2	3.0	2,352.7	21,257.0	2,718.0	77,162.0	1,714.0	77.5	7,940.7	357.2	4,142.2	4,325.7	1,122.8	3,192.6	3,743.0	851.9	45,311.8	4,382.5	*Bank-Bank Islam*
IBS of Commercial banks	2.9	7,399.4	7,286.6	2,035.0	922.4	420.3	2,728.5	1.2	19.5	34.3	2,695.7	1,241.6	17,500.8	820.6	50.0	2,010.9	6.3	1,001.7	379.7	212.6	332.0	385.7	186.7	12,059.6	55.0	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	14.1	23.2	0.0	0.0	20.9	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,971.7	30,700.8	29,982.9	18,394.2	3,738.5	1,059.7	7,881.6	594.4	22.5	2,387.0	23,961.8	3,973.8	94,686.1	2,534.7	127.5	9,972.5	363.5	5,144.0	4,705.4	1,335.4	3,524.6	4,128.7	1,040.9	57,371.4	4,437.5	*Jumlah*
May-08																									*Mei-08*
Islamic banks	1,950.7	23,740.6	23,045.7	16,281.8	2,830.4	830.5	5,296.6	600.3	3.0	2,312.8	21,754.6	2,642.9	78,244.1	1,846.2	85.7	7,962.4	366.1	4,214.3	4,296.5	1,181.0	3,202.4	3,750.0	910.0	45,622.3	4,807.3	*Bank-Bank Islam*
IBS of Commercial banks	2.9	7,542.3	7,429.9	2,070.9	928.7	442.5	2,818.1	1.2	19.2	37.4	2,909.2	1,228.8	18,001.2	814.6	57.2	2,186.1	6.6	1,029.5	377.6	209.5	349.9	398.4	190.3	12,322.9	58.7	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	14.1	23.3	0.0	0.0	21.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,953.5	31,282.9	30,475.6	18,352.7	3,759.2	1,273.0	8,114.7	601.5	22.2	2,350.2	24,672.9	3,885.8	96,268.6	2,660.8	142.9	10,169.4	372.7	5,243.8	4,674.1	1,390.5	3,552.3	4,148.4	1,102.5	57,945.3	4,865.9	*Jumlah*
Jun-08																									*Jun-08*
Islamic banks	1,882.8	24,011.2	23,330.5	16,274.4	2,751.7	866.7	5,427.0	609.4	2.3	2,199.2	22,574.5	2,179.3	78,778.5	1,831.9	134.6	8,078.9	414.5	4,473.2	4,152.8	1,203.7	3,339.1	3,634.3	904.4	45,938.7	4,672.5	*Bank-Bank Islam*
IBS of Commercial banks	2.7	7,704.6	7,590.9	2,105.0	936.9	462.6	2,887.9	1.3	19.0	65.8	3,331.1	1,206.2	18,722.9	786.1	36.7	2,392.1	18.7	1,155.7	397.3	212.5	346.0	528.7	207.7	12,581.1	60.3	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	14.1	23.3	0.0	0.0	21.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,885.4	31,715.8	30,921.4	18,379.4	3,688.6	1,329.3	8,314.8	610.7	21.3	2,265.0	25,914.8	3,399.6	97,524.7	2,618.0	171.3	10,492.0	433.1	5,628.9	4,550.1	1,416.2	3,685.0	4,163.1	1,114.4	58,519.8	4,732.8	*Jumlah*
Jul-08																									*Jul-08*
Islamic banks	1,889.0	24,330.9	23,645.3	16,359.1	2,977.1	1,279.4	5,549.5	601.2	2.2	2,323.2	23,202.7	2,277.6	80,791.9	1,813.9	148.0	8,467.1	389.8	4,644.0	4,356.2	1,527.8	3,382.3	3,816.5	961.1	46,366.6	4,918.5	*Bank-Bank Islam*
IBS of Commercial banks	2.6	7,881.9	7,767.0	2,144.2	951.6	490.2	2,973.7	1.0	18.7	67.1	3,284.1	1,241.4	19,056.6	795.7	51.1	2,264.3	19.1	1,260.8	389.5	207.5	393.4	503.6	204.1	12,882.8	84.8	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	14.0	23.3	0.0	0.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	2.2	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,891.6	32,212.8	31,412.3	18,503.3	3,928.7	1,769.6	8,523.2	602.2	20.9	2,390.3	26,496.1	3,533.0	99,871.8	2,609.6	199.1	10,752.5	408.9	5,904.8	4,745.6	1,735.4	3,775.7	4,320.1	1,167.4	59,249.4	5,003.3	*Jumlah*
Aug-08																									*Ogos-08*
Islamic banks	2,123.3	24,644.3	23,841.4	16,554.8	3,125.6	1,313.3	6,544.9	608.8	2.3	2,723.7	25,989.2	2,512.4	86,142.5	1,958.2	161.7	9,735.7	403.3	5,462.5	4,835.7	1,461.4	3,423.0	4,588.3	1,107.3	47,730.9	5,274.4	*Bank-Bank Islam*
IBS of Commercial banks	2.6	7,995.3	7,878.6	2,120.0	945.7	513.2	2,184.1	0.0	18.4	10.1	798.4	1,225.3	15,813.1	640.8	32.6	1,004.6	1.1	693.8	343.6	206.9	288.2	202.5	132.4	12,178.0	88.6	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.3	14.1	23.4	0.0	0.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	2.2	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	2,125.9	32,639.6	31,720.0	18,674.7	4,071.3	1,826.5	8,728.9	608.8	20.7	2,733.8	26,796.9	3,751.7	101,979.0	2,599.1	194.3	10,761.4	404.4	6,156.3	5,179.2	1,668.3	3,711.2	4,790.8	1,242.0	59,909.0	5,362.9	*Jumlah*
Sep-08																									*Sep-08*
Islamic banks	1,997.1	25,008.6	24,270.3	16,697.3	3,459.4	1,339.3	6,701.6	670.6	2.6	2,741.9	26,434.4	2,350.6	87,403.5	2,057.7	173.8	9,548.7	407.2	5,402.0	5,003.3	1,759.1	3,402.7	4,724.2	1,051.3	48,388.1	5,485.4	*Bank-Bank Islam*
IBS of Commercial banks	2.5	8,102.5	7,980.6	2,160.3	954.0	533.2	2,291.2	0.0	18.0	10.8	777.9	1,208.6	16,059.1	628.4	48.5	918.5	0.9	790.3	348.2	206.7	288.0	205.3	131.9	12,428.8	63.7	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.3	14.1	23.4	0.0	0.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	1,999.7	33,111.1	32,250.8	18,857.6	4,413.4	1,872.5	8,992.8	670.6	20.6	2,752.6	27,221.7	3,573.2	103,485.9	2,686.1	222.2	10,488.3	408.1	6,192.3	5,351.5	1,965.8	3,690.7	4,929.5	1,185.5	60,816.9	5,549.0	*Jumlah*
Oct-08																									*Okt-08*
Islamic banks	3,268.0	25,204.2	24,442.9	16,889.8	3,283.2	1,355.6	7,302.2	665.0	2.4	2,523.6	26,490.1	2,601.5	89,585.7	1,961.3	180.9	9,406.3	464.5	5,550.8	4,918.7	1,515.0	3,501.2	5,903.1	1,090.5	49,426.9	5,666.6	*Bank-Bank Islam*
IBS of Commercial banks	2.5	8,161.8	8,040.5	2,096.3	863.8	552.5	1,875.1	0.0	17.7	11.2	339.6	1,104.7	15,025.1	606.3	37.6	861.4	0.9	484.7	350.0	201.4	201.3	160.7	104.4	11,968.0	48.4	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	14.1	23.5	0.0	0.0	21.2	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,270.5	33,366.0	32,483.4	18,986.2	4,147.0	1,908.1	9,177.3	665.0	20.1	2,534.8	26,839.1	3,720.3	104,634.3	2,567.6	218.6	10,288.9	465.4	6,035.5	5,268.7	1,716.4	3,702.5	6,063.8	1,197.1	61,394.9	5,715.0	*Jumlah*
Nov-08																									*Nov-08*
Islamic banks	3,023.0	33,700.0	32,835.0	18,661.3	4,109.5	1,536.8	9,230.1	698.8	20.0	2,549.2	26,986.6	2,740.8	103,256.1	2,209.1	197.9	9,519.5	465.7	5,879.5	5,071.5	1,784.8	3,595.4	5,729.0	1,157.8	61,476.0	6,170.0	*Bank-Bank Islam*
IBS of Commercial banks	1.6	27.7	0.1	533.7	81.4	557.1	289.6	0.0	0.0	4.4	253.7	976.3	2,725.5	422.7	25.7	775.3	0.0	175.4	116.8	107.7	151.5	34.3	45.4	862.1	8.4	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	14.1	23.5	0.0	0.0	21.2	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,024.6	33,727.7	32,835.1	19,195.0	4,190.9	2,093.8	9,519.7	698.8	20.0	2,553.6	27,249.7	3,731.1	106,005.0	2,631.8	223.6	10,316.0	465.7	6,054.9	5,188.3	1,892.5	3,746.8	5,763.3	1,205.5	62,338.2	6,178.5	*Jumlah*
Dec-08																									*Dis-08*
Islamic banks	3,564.8	33,967.4	33,076.8	18,967.1	4,760.0	2,411.9	9,805.7	724.6	19.7	2,552.7	27,185.9	3,176.5	107,136.3	2,815.1	245.6	10,161.9	472.0	6,225.2	5,199.4	2,342.6	3,899.6	5,951.5	1,197.1	62,622.4	6,004.1	*Bank-Bank Islam*
Islamic banking scheme (IBS)[4]	0.0	0.0	0.0	484.6	44.9	30.2	9.7	0.0	0.0	0.0	19.0	14.6	603.0	2.0	0.0	39.9	0.0	6.5	4.0	1.3	8.7	3.4	5.5	529.0	2.7	*Skim Perbankan Islam (SPI)*[4]
Total	3,564.8	33,967.4	33,076.8	19,451.7	4,804.9	2,442.1	9,815.4	724.6	19.7	2,552.7	27,204.9	3,191.1	107,739.3	2,817.1	245.6	10,201.8	472.0	6,231.6	5,203.4	2,343.9	3,908.3	5,954.9	1,202.6	63,151.4	6,006.8	*Jumlah*
Jan-09																									*Jan-09*
Islamic banks	3,816.7	34,264.4	33,656.9	19,178.5	4,777.9	2,518.9	10,051.9	739.7	18.3	2,553.6	26,619.5	3,285.6	107,824.9	2,702.9	242.8	9,978.4	474.7	6,047.7	5,197.0	2,313.6	3,998.2	6,082.1	1,255.8	63,494.4	6,037.3	*Bank-Bank Islam*
Islamic banking scheme (IBS)	0.0	0.0	0.0	503.4	43.2	28.7	9.5	0.0	0.0	0.0	20.6	14.5	620.0	2.0	0.0	39.2	0.0	6.4	3.9	2.9	8.1	3.4	5.4	545.5	3.2	*Skim Perbankan Islam (SPI)*
Total	3,816.7	34,264.4	33,656.9	19,681.9	4,821.1	2,547.7	10,061.3	739.7	18.3	2,553.6	26,640.1	3,300.1	108,444.9	2,704.8	242.8	10,017.6	474.8	6,054.1	5,200.9	2,316.6	4,006.3	6,085.5	1,261.2	64,039.9	6,040.5	*Jumlah*
Feb-09																									*Feb-09*
Islamic banks	3,994.7	34,671.4	34,047.5	19,428.9	4,838.7	2,268.3	10,270.9	766.0	17.9	2,608.9	27,469.3	3,070.0	109,405.0	2,747.1	247.8	9,958.9	488.8	5,937.0	5,156.6	2,401.4	4,495.8	6,073.6	1,283.4	64,419.2	6,195.4	*Bank-Bank Islam*
Islamic banking scheme (IBS)	0.0	0.0	0.0	517.6	42.8	27.7	9.4	0.0	0.0	0.0	20.1	14.5	632.2	1.9	0.0	38.8	0.0	6.1	3.7	2.9	7.7	3.3	5.3	558.9	3.6	*Skim Perbankan Islam (SPI)*
Total	3,994.7	34,671.4	34,047.5	19,946.5	4,881.5	2,296.0	10,280.3	766.0	17.9	2,608.9	27,489.4	3,084.6	110,037.1	2,749.0	247.8	9,997.6	488.9	5,943.1	5,160.2	2,404.3	4,503.5	6,076.9	1,288.7	64,978.0	6,199.0	*Jumlah*
Mar-09																									*Mac-09*
Islamic banks	3,924.5	34,965.9	34,030.2	19,647.6	4,874.6	2,334.6	10,597.1	789.8	17.2	2,688.4	26,727.6	3,080.5	109,647.9	2,674.4	265.4	9,562.8	489.7	5,809.1	5,313.9	2,608.7	4,494.3	5,668.3	1,183.2	65,416.2	6,161.9	*Bank-Bank Islam*
Islamic banking scheme (IBS)	0.0	0.0	0.0	539.3	41.3	26.1	9.3	0.0	0.0	0.0	12.2	5.4	633.7	1.9	0.0	21.6	0.0	5.2	4.0	2.9	7.1	3.0	5.3	579.0	3.6	*Skim Perbankan Islam (SPI)*
Total	3,924.5	34,965.9	34,030.2	20,186.8	4,916.0	2,360.7	10,606.4	789.8	17.2	2,688.4	26,739.9	3,085.9	110,281.7	2,676.3	265.4	9,584.4	489.7	5,814.3	5,317.9	2,611.6	4,501.4	5,671.3	1,188.6	65,995.2	6,165.4	*Jumlah*
Apr-09																									*Apr-09*
Islamic banks	4,124.5	35,468.9	34,454.9	20,045.2	5,041.5	2,286.8	10,818.9	825.9	17.2	2,405.0	26,349.1	3,103.5	110,486.5	2,703.2	338.3	9,193.7	482.1	5,745.1	4,878.0	2,940.0	4,583.9	5,798.0	1,149.1	66,783.1	5,892.0	*Bank-Bank Islam*
Islamic banking scheme (IBS)	0.0	0.0	0.0	554.6	40.7	24.9	9.3	0.0	0.0	0.0	12.3	5.4	647.2	1.9	0.0	21.1	0.0	5.2	4.0	2.9	6.5	3.0	5.3	593.7	3.5	*Skim Perbankan Islam (SPI)*
Total	4,124.5	35,468.9	34,454.9	20,599.8	5,082.2	2,311.6	10,828.1	825.9	17.2	2,405.0	26,361.4	3,109.0	111,133.7	2,705.1	338.3	9,214.8	482.1	5,750.3	4,882.0	2,942.9	4,590.4	5,801.0	1,154.4	67,376.8	5,895.5	*Jumlah*

Notes: IBS-Islamic Banking Scheme
Sub-total may not necessarily add-up to grand total due to rounding
1 Include financing sold to Cagamas
2 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.
3 Household sector = total financing by purpose to households.
n.e.c. not elsewhere classified.
4 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

Nota: SPI - Skim Perbankan Islam
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
1 Termasuk pembiayaan yang dijual kepada Cagamas
2 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).
3 Sektor isirumah = Jumlah tujuan pembiayaan mengikut tujuan kepada isirumah.
t.d.d.l. tidak diklasifikasikan di tempat lain
4 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar