

MOVING INTO THE ERA OF **ISLAMIC FINANCE**

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CONTENTS

1

The Current Landscape of Islamic Financial System in Malaysia
Comprehensive SME Financing Ecosystem

2

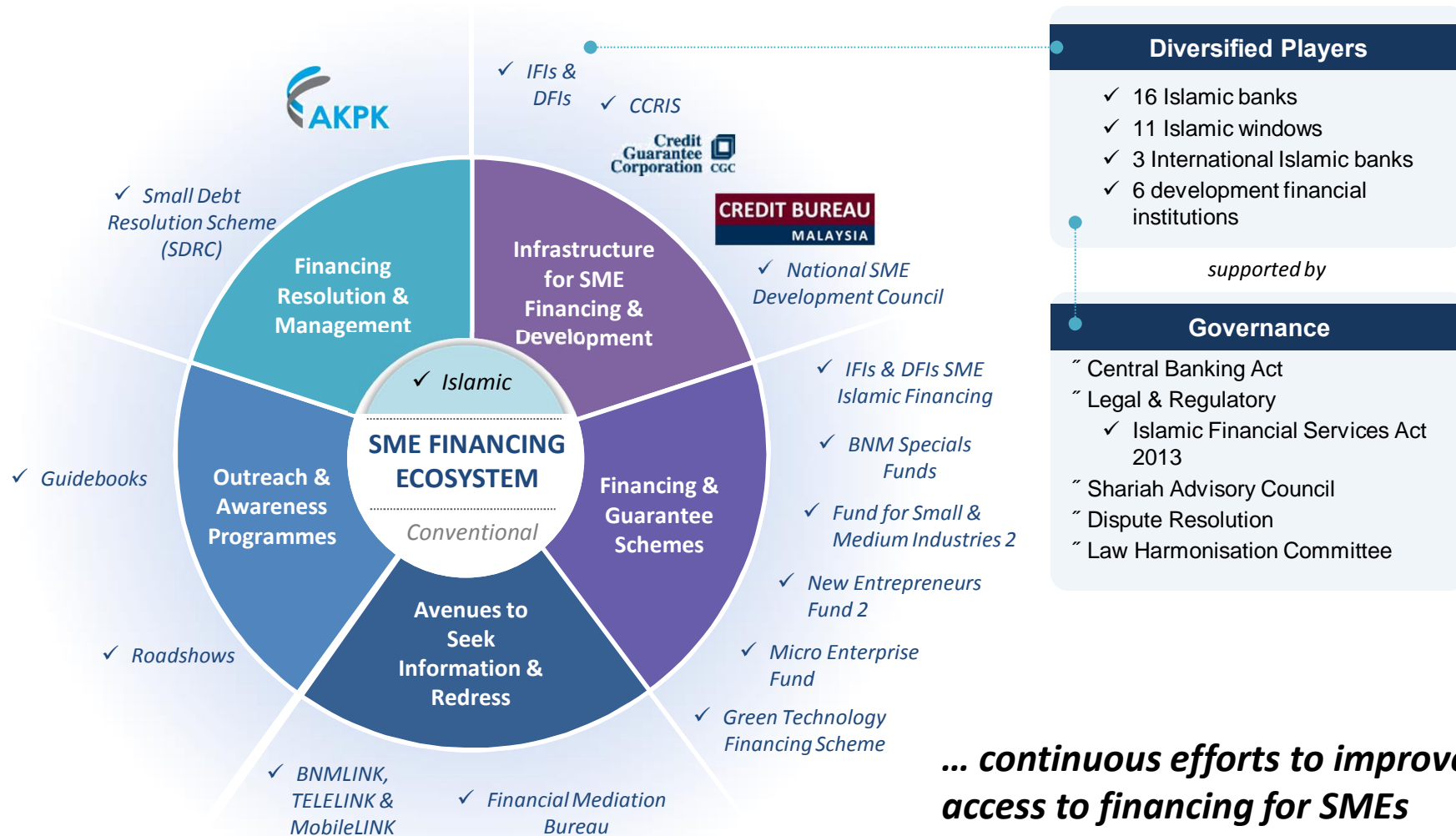
Accelerating Penetration of IF in SME Financing
**Investment Account (IA) as A New Source for
Alternative Financing for SMEs**

3

Reflecting on Malaysia's Experience
**New Framework Implementation Supported by Enabling
Infrastructures**

Comprehensive SME Financing Ecosystem

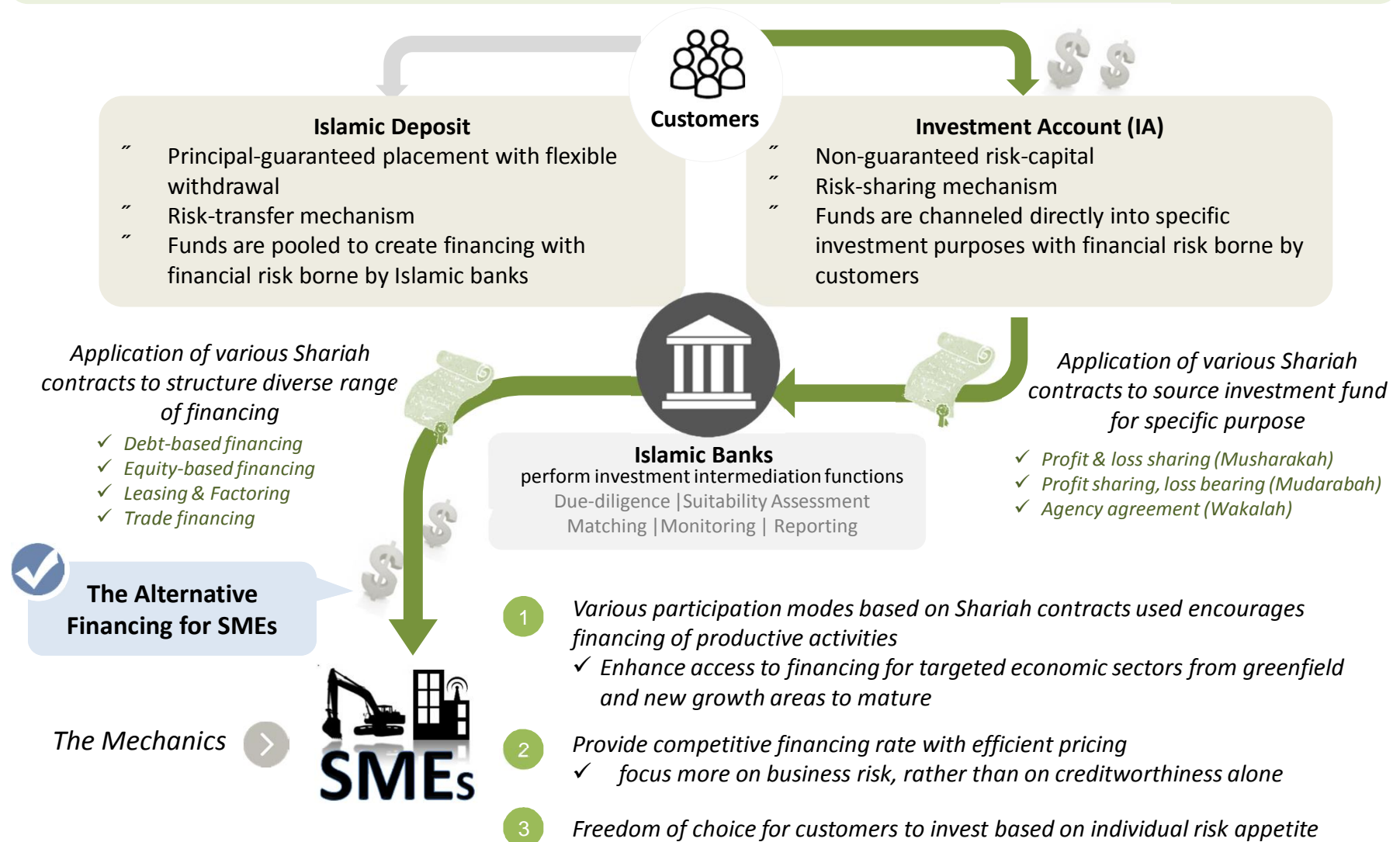
- ✓ Malaysia has a dual financial system that works in parallel, with both playing significant role in assisting SMEs
- ✓ Financing to SMEs by our Islamic financial institutions (IFIs) through application of diverse spectrum of Shariah contracts continues to trend upward, demonstrating its viability as alternative tools, supported by comprehensive ecosystem



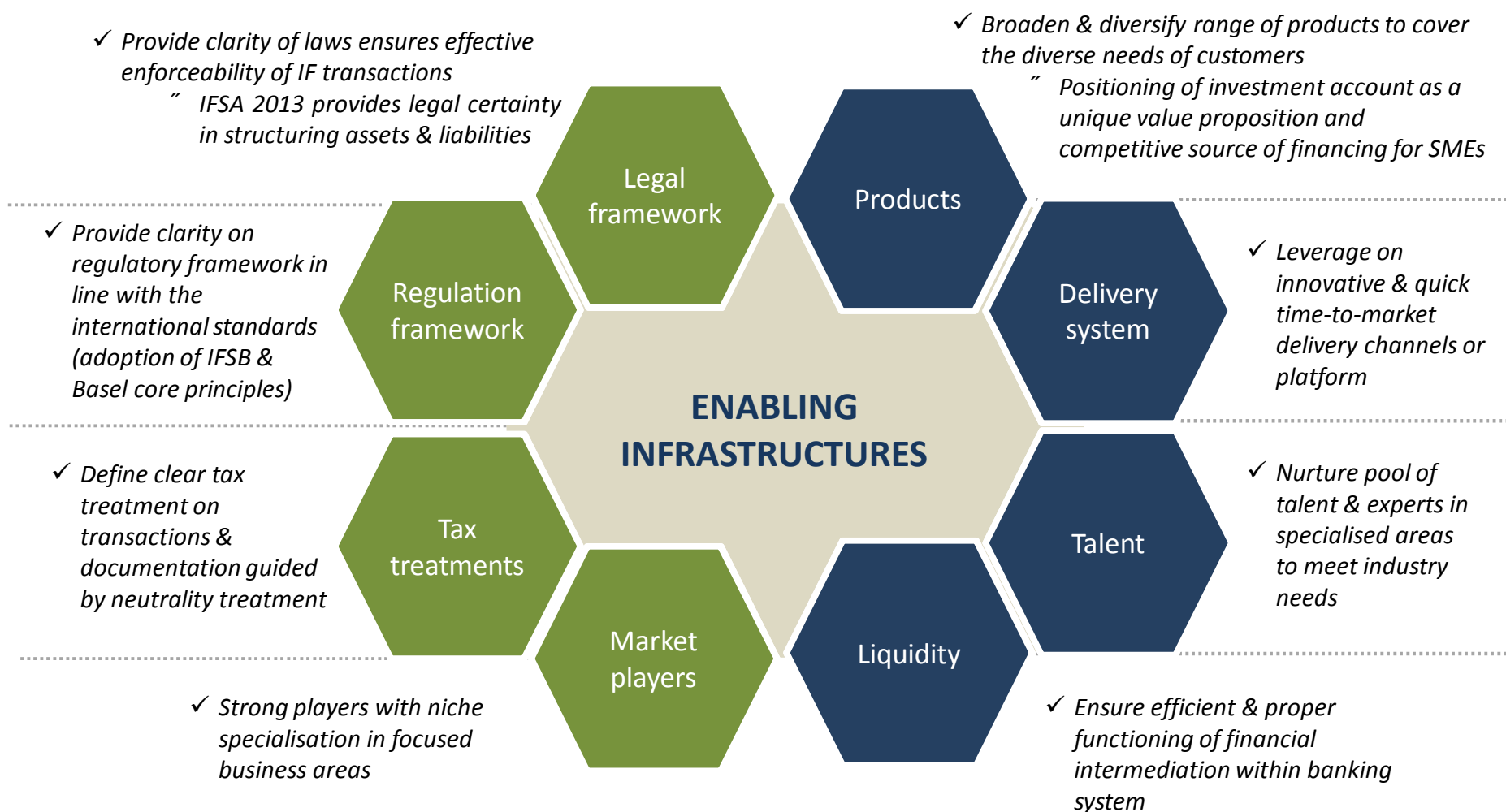
Investment Account (IA) as A New Source for Alternative Financing for SMEs

A Framework for New Offering

Possible matching of funds sourced from IA to diverse forms of alternative financing under Islamic Finance Services Act (IFSA) 2013



New Framework Implementation Supported by Enabling Infrastructures



An Alternative Financing for Targeted SMEs

- ✓ Leveraging on Investment Account framework and Islamic banks' expertise, infrastructure & network, investors can collaborate with Islamic banks to help finance targeted sectors
- ✓ Investors may define investment mandate and eligibility criteria for the financing to be accommodative & at competitive rate

The Mechanics

