## 1.23 Islamic Banking System: Financing by Concept [1]

*Sistem Perbankan Islam: Pembiayaan Mengikut Konsep [1]*

**RM million** *RM juta*

| As at end of | Bai Bithaman Ajil | Ijarah | Ijarah Thumma Al-Bai | Murabahah | Musyarakah | Mudharabah | Istisna' | Others<br>Lain-lain | Total Financing<br>*Jumlah Pembiayaan* | Akhir tempoh |
|---|---|---|---|---|---|---|---|---|---|---|
| Dec-08 | | | | | | | | | | *Dis-08* |
| Islamic banks | 34,308.1 | 2,741.4 | 31,847.2 | 15,847.7 | 804.1 | 314.0 | 1,384.2 | 16,797.8 | 104,044.6 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS)[2] | 225.7 | 32.7 | 0.0 | 7.1 | 332.9 | 0.0 | 0.0 | 4.6 | 603.0 | *Skim Perbankan Islam (SPI)* [2] |
| Total | 34,533.8 | 2,774.1 | 31,847.2 | 15,854.8 | 1,137.1 | 314.0 | 1,384.2 | 16,802.4 | 104,647.6 | *Jumlah* |
| Jan-09 | | | | | | | | | | *Jan-09* |
| Islamic banks | 35,278.3 | 2,809.5 | 32,275.8 | 19,556.6 | 855.2 | 325.2 | 1,410.4 | 12,646.1 | 105,157.1 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 223.1 | 31.3 | 0.0 | 7.0 | 354.0 | 0.0 | 0.0 | 4.6 | 620.0 | *Skim Perbankan Islam (SPI)* |
| Total | 35,501.4 | 2,840.8 | 32,275.8 | 19,563.6 | 1,209.2 | 325.2 | 1,410.4 | 12,650.7 | 105,777.2 | *Jumlah* |
| Feb-09 | | | | | | | | | | *Feb-09* |
| Islamic banks | 35,333.7 | 2,883.8 | 33,267.5 | 19,170.5 | 915.7 | 386.7 | 1,430.2 | 13,644.6 | 107,032.7 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 220.9 | 30.3 | 0.0 | 7.0 | 369.3 | 0.0 | 0.0 | 4.6 | 632.2 | *Skim Perbankan Islam (SPI)* |
| Total | 35,554.6 | 2,914.1 | 33,267.5 | 19,177.5 | 1,285.1 | 386.7 | 1,430.2 | 13,649.2 | 107,664.9 | *Jumlah* |
| Mar-09 | | | | | | | | | | *Mac-09* |
| Islamic banks | 35,528.5 | 2,945.4 | 33,697.1 | 18,580.2 | 943.1 | 389.3 | 1,477.3 | 13,835.6 | 107,396.5 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 209.6 | 27.7 | 0.0 | 3.3 | 392.1 | 0.0 | 0.0 | 1.1 | 633.7 | *Skim Perbankan Islam (SPI)* |
| Total | 35,738.1 | 2,973.1 | 33,697.1 | 18,583.5 | 1,335.2 | 389.3 | 1,477.3 | 13,836.7 | 108,030.3 | *Jumlah* |
| Apr-09 | | | | | | | | | | *Apr-09* |
| Islamic banks | 36,200.4 | 3,025.0 | 34,162.4 | 18,100.1 | 1,018.9 | 385.7 | 1,463.4 | 14,117.6 | 108,473.5 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 205.8 | 26.5 | 0.0 | 3.3 | 410.5 | 0.0 | 0.0 | 1.1 | 647.2 | *Skim Perbankan Islam (SPI)* |
| Total | 36,406.2 | 3,051.5 | 34,162.4 | 18,103.4 | 1,429.4 | 385.7 | 1,463.4 | 14,118.7 | 109,120.6 | *Jumlah* |
| May-09 | | | | | | | | | | *Mei-09* |
| Islamic banks | 36,644.6 | 3,071.7 | 34,840.8 | 18,587.4 | 1,065.4 | 388.5 | 1,492.2 | 14,594.4 | 110,684.9 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 202.6 | 23.2 | 0.0 | 3.3 | 422.6 | 0.0 | 0.0 | 1.1 | 652.8 | *Skim Perbankan Islam (SPI)* |
| Total | 36,847.2 | 3,094.8 | 34,840.8 | 18,590.7 | 1,488.0 | 388.5 | 1,492.2 | 14,595.5 | 111,337.7 | *Jumlah* |
| Jun-09 | | | | | | | | | | *Jun-09* |
| Islamic banks | 36,667.0 | 3,163.5 | 35,398.9 | 18,853.6 | 1,122.6 | 442.9 | 1,468.0 | 15,830.7 | 112,947.3 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 199.4 | 20.7 | 0.0 | 3.4 | 435.7 | 0.0 | 0.0 | 1.1 | 660.3 | *Skim Perbankan Islam (SPI)* |
| Total | 36,866.5 | 3,184.2 | 35,398.9 | 18,857.0 | 1,558.3 | 442.9 | 1,468.0 | 15,831.8 | 113,607.6 | *Jumlah* |
| Jul-09 | | | | | | | | | | *Jul-09* |
| Islamic banks | 38,547.4 | 3,188.2 | 36,183.0 | 20,236.0 | 1,198.6 | 403.0 | 1,517.6 | 16,484.9 | 117,758.6 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 193.3 | 19.7 | 0.0 | 3.3 | 448.4 | 0.0 | 0.0 | 1.1 | 665.7 | *Skim Perbankan Islam (SPI)* |
| Total | 38,740.7 | 3,207.8 | 36,183.0 | 20,239.3 | 1,647.0 | 403.0 | 1,517.6 | 16,486.0 | 118,424.4 | *Jumlah* |
| Aug-09 | | | | | | | | | | *Ogos-09* |
| Islamic banks | 39,192.0 | 3,269.4 | 37,538.4 | 20,547.1 | 1,430.6 | 378.6 | 1,506.6 | 16,930.1 | 120,792.7 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 189.8 | 18.9 | 0.0 | 3.3 | 455.1 | 0.0 | 0.0 | 1.1 | 668.1 | *Skim Perbankan Islam (SPI)* |
| Total | 39,381.7 | 3,288.3 | 37,538.4 | 20,550.4 | 1,885.7 | 378.6 | 1,506.6 | 16,931.1 | 121,460.9 | *Jumlah* |
| Sep-09 | | | | | | | | | | *Sep-09* |
| Islamic banks | 39,184.0 | 3,394.8 | 37,992.7 | 20,376.9 | 1,544.3 | 376.2 | 1,421.5 | 17,507.2 | 121,797.7 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 187.6 | 18.0 | 0.0 | 3.3 | 458.3 | 0.0 | 0.0 | 1.1 | 668.3 | *Skim Perbankan Islam (SPI)* |
| Total | 39,371.6 | 3,412.8 | 37,992.7 | 20,380.2 | 2,002.6 | 376.2 | 1,421.5 | 17,508.3 | 122,466.0 | *Jumlah* |
| Oct-09 | | | | | | | | | | *Okt-09* |
| Islamic banks | 39,982.4 | 3,368.8 | 38,596.4 | 20,759.1 | 1,657.2 | 373.0 | 1,486.1 | 18,127.3 | 124,350.3 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 183.7 | 17.2 | 0.0 | 3.3 | 462.4 | 0.0 | 0.0 | 1.1 | 667.7 | *Skim Perbankan Islam (SPI)* |
| Total | 40,166.1 | 3,386.0 | 38,596.4 | 20,762.4 | 2,119.7 | 373.0 | 1,486.1 | 18,128.4 | 125,018.0 | *Jumlah* |
| Nov-09 | | | | | | | | | | *Nov-09* |
| Islamic banks | 41,337.9 | 3,519.3 | 39,084.0 | 22,867.1 | 1,740.8 | 378.4 | 1,272.0 | 19,353.8 | 129,553.3 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 182.1 | 16.4 | 0.0 | 3.3 | 466.7 | 0.0 | 0.0 | 1.1 | 669.6 | *Skim Perbankan Islam (SPI)* |
| Total | 41,520.0 | 3,535.7 | 39,084.0 | 22,870.4 | 2,207.5 | 378.4 | 1,272.0 | 19,354.9 | 130,222.9 | *Jumlah* |
| Dec-09 | | | | | | | | | | *Dis-09* |
| Islamic banks | 42,732.9 | 4,017.4 | 38,953.3 | 23,016.9 | 1,875.8 | 375.7 | 1,486.5 | 20,349.6 | 132,807.9 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 180.7 | 15.6 | 0.0 | 3.3 | 473.7 | 0.0 | 0.0 | 1.1 | 674.4 | *Skim Perbankan Islam (SPI)* |
| Total | 42,913.6 | 4,033.0 | 38,953.3 | 23,020.2 | 2,349.4 | 375.7 | 1,486.5 | 20,350.7 | 133,482.3 | *Jumlah* |

Note: IBS-Islamic Banking Scheme
Sub-total may not necessarily add-up to grand total due to rounding.
1 Exclude financing sold to Cagamas
2 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 Tidak termasuk pembiayaan yang dijual kepada Cagamas*
*2 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar*