## 2.33 Islamic Banking System: Outstanding Financing Provisions and Non-Performing Financing

*Sistem Perbankan Islam: Jumlah Peruntukan Hutang dan Pembiayaan Tidak Berbayar*

RM million — *RM juta*

| As at end of | 3 months/ 3 bulan | | | | | | | | | 6 months/ 6 bulan | | | | | | | | | | Total Financing | Akhir tempoh |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Non-performing financing | Income-in-suspense | Specific provisions | General provisions | Net non-performing financing | Net total financing | Net non-performing financing/ net total financing [3,2] (%) | Total provisions/Net non-performing financing [4,3](%) | General provisions/ Net total financing [2](%) | Non-performing financing | Income-in-suspense | Specific provisions | General provisions | Net non-performing financing | Net total financing | Net non-performing financing/ net total financing [3,2] (%) | Total provisions/Net non performing financing [4,3](%) | General provisions/ Net total financing [2](%) | | |
| | *Pembiayaan tak berbayar* | *Pendapatan tergantung* | *Peruntukan khas* | *Peruntukan am* | *Pembiayaan tak berbayar bersih* | *Pembiayaan bersih* | *Pembiayaan tak berbayar bersih/Jumlah pembiayaan besih [3,2] (%)* | *Jumlah peruntukan/ Pembiayaan tak berbayar bersih [4,3] (%)* | *Peruntukan am/Jumlah pembiayaan bersih [2] (%)* | *Pembiayaan tak berbayar* | *Pendapatan tergantung* | *Peruntukan khas* | *Peruntukan am* | *Pembiayaan tak berbayar bersih* | *Pembiayaan bersih* | *Pembiayaan tak berbayar bersih/Jumlah pembiayaan besih [3,2] (%)* | *Jumlah peruntukan/ Pembiayaan tak berbayar bersih [4,3] (%)* | *Peruntukan am/Jumlah pembiayaan bersih [2] (%)* | *Jumlah Pembiayaan* | |
| Jul-08 | | | | | | | | | | | | | | | | | | | | *Jul-08* |
| Islamic banks | 5,061 | 483 | 2,252 | 1,230 | 2,325 | 78,057 | 3.0 | 245.5 | 1.6 | 4,141 | 443 | 1,979 | 1,200 | 1,719 | 78,370 | 2.2 | 297.4 | 1.5 | 80,792 | *Bank-Bank Islam* |
| IBS of Commercial banks | 240 | 9 | 75 | 285 | 156 | 18,973 | 0.8 | 287.8 | 1.5 | 151 | 7 | 48 | 284 | 96 | 19,002 | 0.5 | 408.8 | 1.5 | 19,057 | *Bank-Bank Perdagangan (SPI)* |
| IBS of Investment/ Merchant banks | 21 | 1 | 14 | 0 | 5 | 7 | 70.0 | 102.1 | 1.5 | 21 | 1 | 14 | 0 | 5 | 7 | 70.0 | 102.1 | 1.5 | 23 | *Bank-Bank Pelaburan/ Saudagar (SPI)* |
| Total | 5,321 | 494 | 2,341 | 1,515 | 2,486 | 97,037 | 2.6 | 247.9 | 1.6 | 4,314 | 451 | 2,042 | 1,485 | 1,821 | 97,379 | 1.9 | 302.8 | 1.5 | 99,872 | *Jumlah* |
| Aug-08 | | | | | | | | | | | | | | | | | | | | *Ogos-08* |
| Islamic banks | 5,148 | 491 | 2,299 | 1,305 | 2,358 | 83,353 | 2.8 | 253.4 | 1.6 | 4,144 | 447 | 2,002 | 1,254 | 1,694 | 83,693 | 2.0 | 308.8 | 1.5 | 86,142 | *Bank-Bank Islam* |
| IBS of Commercial banks | 215 | 7 | 60 | 236 | 148 | 15,746 | 0.9 | 262.8 | 1.5 | 147 | 6 | 49 | 236 | 92 | 15,758 | 0.6 | 371.2 | 1.5 | 15,813 | *Bank-Bank Perdagangan (SPI)* |
| IBS of Investment/ Merchant banks | 21 | 2 | 15 | 0 | 5 | 7 | 68.6 | 108.5 | 1.5 | 21 | 1 | 15 | 0 | 5 | 7 | 68.8 | 107.2 | 1.5 | 23 | *Bank-Bank Pelaburan/ Saudagar (SPI)* |
| Total | 5,384 | 500 | 2,374 | 1,540 | 2,511 | 99,106 | 2.5 | 253.7 | 1.6 | 4,311 | 455 | 2,065 | 1,490 | 1,791 | 99,458 | 1.8 | 311.5 | 1.5 | 101,979 | *Jumlah* |
| Sep-08 | | | | | | | | | | | | | | | | | | | | *Sep-08* |
| Islamic banks | 5,021 | 490 | 2,219 | 1,350 | 2,312 | 84,695 | 2.7 | 251.1 | 1.6 | 4,104 | 453 | 1,972 | 1,296 | 1,680 | 84,979 | 2.0 | 306.2 | 1.5 | 87,403 | *Bank-Bank Islam* |
| IBS of Commercial banks | 199 | 6 | 53 | 240 | 140 | 16,000 | 0.9 | 272.8 | 1.5 | 136 | 6 | 41 | 240 | 90 | 16,013 | 0.6 | 380.6 | 1.5 | 16,059 | *Bank-Bank Perdagangan (SPI)* |
| IBS of Investment/ Merchant banks | 21 | 2 | 14 | 0 | 5 | 7 | 69.8 | 102.2 | 1.5 | 21 | 2 | 14 | 0 | 5 | 7 | 69.8 | 102.2 | 1.5 | 23 | *Bank-Bank Pelaburan/ Saudagar (SPI)* |
| Total | 5,241 | 498 | 2,286 | 1,590 | 2,458 | 100,702 | 2.4 | 252.0 | 1.6 | 4,261 | 460 | 2,027 | 1,536 | 1,774 | 100,999 | 1.8 | 309.4 | 1.5 | 103,486 | *Jumlah* |
| Oct-08 | | | | | | | | | | | | | | | | | | | | *Okt-08* |
| Islamic banks | 5,067 | 475 | 2,234 | 1,420 | 2,359 | 86,877 | 2.7 | 257.5 | 1.6 | 4,198 | 440 | 2,007 | 1,353 | 1,751 | 87,138 | 2.0 | 306.0 | 1.6 | 89,586 | *Bank-Bank Islam* |
| IBS of Commercial banks | 219 | 7 | 58 | 225 | 155 | 14,961 | 1.0 | 247.0 | 1.5 | 130 | 6 | 43 | 225 | 82 | 14,977 | 0.5 | 392.5 | 1.5 | 15,025 | *Bank-Bank Perdagangan (SPI)* |
| IBS of Investment/ Merchant banks | 21 | 2 | 14 | 0 | 5 | 7 | 69.7 | 102.1 | 1.5 | 21 | 2 | 14 | 0 | 5 | 7 | 69.7 | 102.1 | 1.5 | 23 | *Bank-Bank Pelaburan/ Saudagar (SPI)* |
| Total | 5,308 | 483 | 2,305 | 1,645 | 2,519 | 101,846 | 2.5 | 256.5 | 1.6 | 4,350 | 448 | 2,064 | 1,578 | 1,838 | 102,122 | 1.8 | 309.3 | 1.5 | 104,634 | *Jumlah* |
| Nov-08 | | | | | | | | | | | | | | | | | | | | *Nov-08* |
| Islamic banks | 5,283 | 484 | 2,275 | 1,617 | 2,524 | 100,497 | 2.5 | 255.4 | 1.6 | 4,382 | 463 | 2,118 | 1,552 | 1,800 | 100,675 | 1.8 | 311.8 | 1.5 | 103,256 | *Bank-Bank Islam* |
| IBS of Commercial banks | 60 | 3 | 33 | 39 | 24 | 2,690 | 0.9 | 287.6 | 1.5 | 36 | 2 | 21 | 39 | 13 | 2,702 | 0.5 | 419.0 | 1.5 | 2,725 | *Bank-Bank Perdagangan (SPI)* |
| IBS of Investment/ Merchant banks | 21 | 2 | 14 | 0 | 5 | 7 | 69.5 | 102.2 | 1.5 | 21 | 2 | 14 | 0 | 5 | 7 | 69.5 | 102.2 | 1.5 | 24 | *Bank-Bank Pelaburan/ Saudagar (SPI)* |
| Total | 5,364 | 488 | 2,322 | 1,656 | 2,553 | 103,194 | 2.5 | 255.4 | 1.6 | 4,439 | 467 | 2,154 | 1,591 | 1,818 | 103,384 | 1.8 | 312.0 | 1.5 | 106,005 | *Jumlah* |
| Dec-08 | | | | | | | | | | | | | | | | | | | | *Dis-08* |
| Islamic banks | 5,301 | 490 | 2,321 | 1,685 | 2,489 | 104,324 | 2.4 | 254.7 | 1.6 | 4,417 | 469 | 2,152 | 1,614 | 1,796 | 104,515 | 1.7 | 312.5 | 1.5 | 107,136 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS)[5] | 36 | 2 | 20 | 9 | 14 | 581 | 2.5 | 165.8 | 1.5 | 35 | 2 | 20 | 9 | 13 | 581 | 2.3 | 168.6 | 1.5 | 603 | *Skim Perbankan Islam (SPI)[5]* |
| Total | 5,337 | 492 | 2,341 | 1,694 | 2,503 | 104,906 | 2.4 | 254.2 | 1.6 | 4,452 | 471 | 2,172 | 1,623 | 1,809 | 105,096 | 1.7 | 311.5 | 1.5 | 107,739 | *Jumlah* |
| Jan-09 | | | | | | | | | | | | | | | | | | | | *Jan-09* |
| Islamic banks | 5,304 | 495 | 2,340 | 1,617 | 2,469 | 104,990 | 2.4 | 235.7 | 1.5 | 4,455 | 477 | 2,188 | 1,557 | 1,789 | 105,160 | 1.7 | 285.5 | 1.5 | 107,825 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 35 | 2 | 20 | 9 | 14 | 598 | 2.3 | 169.5 | 1.5 | 34 | 2 | 20 | 9 | 12 | 598 | 2.1 | 176.8 | 1.5 | 620 | *Skim Perbankan Islam (SPI)* |
| Total | 5,339 | 497 | 2,360 | 1,626 | 2,482 | 105,588 | 2.4 | 235.3 | 1.5 | 4,489 | 479 | 2,208 | 1,566 | 1,802 | 105,758 | 1.7 | 284.7 | 1.5 | 108,445 | *Jumlah* |
| Feb-09 | | | | | | | | | | | | | | | | | | | | *Feb-09* |
| Islamic banks | 5,196 | 455 | 2,231 | 1,649 | 2,510 | 106,719 | 2.4 | 236.7 | 1.5 | 4,265 | 437 | 2,036 | 1,561 | 1,793 | 106,933 | 1.7 | 282.8 | 1.5 | 109,405 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 34 | 2 | 20 | 9 | 13 | 611 | 2.1 | 174.5 | 1.5 | 33 | 2 | 20 | 9 | 12 | 611 | 1.9 | 178.7 | 1.5 | 632 | *Skim Perbankan Islam (SPI)* |
| Total | 5,230 | 457 | 2,251 | 1,659 | 2,523 | 107,330 | 2.4 | 236.4 | 1.5 | 4,298 | 438 | 2,056 | 1,571 | 1,804 | 107,543 | 1.7 | 282.1 | 1.5 | 110,037 | *Jumlah* |
| Mar-09 | | | | | | | | | | | | | | | | | | | | *Mac-09* |
| Islamic banks | 5,319 | 430 | 2,165 | 1,657 | 2,724 | 107,049 | 2.5 | 213.8 | 1.5 | 4,386 | 408 | 1,968 | 1,570 | 2,009 | 107,267 | 1.9 | 248.6 | 1.5 | 109,644 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 18 | 0 | 6 | 10 | 13 | 628 | 2.0 | 177.1 | 1.5 | 18 | 0 | 6 | 10 | 12 | 628 | 1.9 | 180.2 | 1.5 | 634 | *Skim Perbankan Islam (SPI)* |
| Total | 5,337 | 430 | 2,170 | 1,667 | 2,737 | 107,677 | 2.5 | 213.6 | 1.5 | 4,403 | 408 | 1,973 | 1,580 | 2,021 | 107,896 | 1.9 | 248.2 | 1.5 | 110,277 | *Jumlah* |
| Apr-09 | | | | | | | | | | | | | | | | | | | | *Apr-09* |
| Islamic banks | 5,359 | 422 | 2,145 | 1,689 | 2,792 | 107,919 | 2.6 | 212.9 | 1.6 | 4,486 | 405 | 1,996 | 1,599 | 2,085 | 108,085 | 1.9 | 244.9 | 1.5 | 110,487 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 20 | 0 | 6 | 10 | 14 | 641 | 2.2 | 175.1 | 1.5 | 19 | 0 | 6 | 10 | 13 | 642 | 2.1 | 176.5 | 1.5 | 647 | *Skim Perbankan Islam (SPI)* |
| Total | 5,379 | 422 | 2,151 | 1,698 | 2,806 | 108,561 | 2.6 | 212.7 | 1.6 | 4,505 | 405 | 2,002 | 1,608 | 2,098 | 108,726 | 1.9 | 244.5 | 1.5 | 111,134 | *Jumlah* |
| May-09 | | | | | | | | | | | | | | | | | | | | *Mei-09* |
| Islamic banks | 5,351 | 438 | 2,208 | 1,709 | 2,706 | 109,839 | 2.5 | 221.4 | 1.6 | 4,461 | 424 | 2,054 | 1,625 | 1,983 | 110,006 | 1.8 | 258.7 | 1.5 | 112,484 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 20 | 0 | 6 | 10 | 14 | 647 | 2.1 | 177.5 | 1.5 | 19 | 0 | 5 | 10 | 13 | 647 | 2.0 | 181.4 | 1.5 | 653 | *Skim Perbankan Islam (SPI)* |
| Total | 5,371 | 438 | 2,213 | 1,719 | 2,720 | 110,486 | 2.5 | 221.1 | 1.6 | 4,480 | 424 | 2,060 | 1,635 | 1,996 | 110,653 | 1.8 | 258.2 | 1.5 | 113,137 | *Jumlah* |
| Jun-09 | | | | | | | | | | | | | | | | | | | | *Jun-09* |
| Islamic banks | 5,242 | 404 | 2,161 | 1,750 | 2,678 | 112,142 | 2.4 | 219.9 | 1.6 | 4,412 | 390 | 1,983 | 1,645 | 2,039 | 112,333 | 1.8 | 250.0 | 1.5 | 114,707 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 18 | 0 | 4 | 10 | 13 | 656 | 2.0 | 181.2 | 1.5 | 17 | 0 | 4 | 10 | 13 | 656 | 1.9 | 188.3 | 1.5 | 660 | *Skim Perbankan Islam (SPI)* |
| Total | 5,260 | 404 | 2,165 | 1,760 | 2,691 | 112,798 | 2.4 | 219.7 | 1.6 | 4,429 | 390 | 1,988 | 1,655 | 2,052 | 112,989 | 1.8 | 249.6 | 1.5 | 115,367 | *Jumlah* |
| Jul-09 | | | | | | | | | | | | | | | | | | | | *Jul-09* |
| Islamic banks | 5,511 | 408 | 2,273 | 1,811 | 2,831 | 116,797 | 2.4 | 220.6 | 1.6 | 4,548 | 394 | 2,058 | 1,680 | 2,096 | 117,026 | 1.8 | 248.1 | 1.4 | 119,478 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 19 | 0 | 4 | 10 | 15 | 661 | 2.2 | 174.8 | 1.5 | 18 | 0 | 4 | 10 | 14 | 661 | 2.0 | 183.8 | 1.5 | 666 | *Skim Perbankan Islam (SPI)* |
| Total | 5,531 | 408 | 2,277 | 1,821 | 2,845 | 117,458 | 2.4 | 220.3 | 1.6 | 4,566 | 394 | 2,062 | 1,691 | 2,110 | 117,687 | 1.8 | 247.7 | 1.4 | 120,143 | *Jumlah* |

Note: IBS-Islamic Banking Scheme

Sub-total may not necessarily add-up to grand total due to rounding

1 Total financing = Outstanding gross financing (including housing financing sold to Cagamas Berhad).

2 Net total financing = Outstanding gross financing - income-in-suspense - specific provisions.

3 Net non-performing financing = Non-performing financing - income-in suspense - specific provisions.

4 Total provisions = General provisions + value of collateral.

5 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 Jumlah pembiayaan = Jumlah pembiayaan kasar (termasuk pembiayaan perumahan yang dijual kepada Cagamas Berhad).*

*2 Jumlah pembiayaan bersih = Jumlah pembiayaan kasar - pendapatan tergantung - peruntukan khas.*

*3 Pembiayaan tak berbayar bersih = Pembiayaan tak berbayar - pendapatan tergantung - peruntukan khas.*

*4 Jumlah peruntukan = Peruntukan am + nilai cagaran*

*5 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar*