1.21 Islamic Banking System: Financing by Type[1]

Sistem Perbankan Islam: Pembiayaan Mengikut Jenis[1]

RM million — *RM juta*

As at end of / *Akhir tempoh*	Overdraft / *Overdraf*	Term financing / *Pembiayaan berjangka*: Hire purchase / *Sewa beli*: Total / *Jumlah*	Hire purchase: of which: Passenger cars / *yang mana: Kereta penumpang*	Leasing / *Pajakan*	Block discounting / *Pendiskaunan secara blok*	Bridging financing / *Pembiayaan penyambung*	Syndicated financing / *Pembiayaan bersindiket*	Factoring / *Pemfaktoran*	Personal financing / *Pembiayaan peribadi*	Housing financing / *Pembiayaan perumahan*	Others / *Lain-lain*	of which the maturity was: *yang mana tempoh matangnya:* Up to one year / *Sehingga satu tahun*	of which the maturity was: More than one year / *Melebihi satu tahun*	Bill Financing / *Bil pembiayaan*	Trust receipts / *Resit amanah*	Revolving credit / *Kredit pusingan*	Foreign currency financing / *Pembiayaan dalam mata wang asing*	Others[2] / *Lain-lain*[2]	Total financing / *Jumlah pembiayaan*	
Apr-08																				*Apr-08*
Islamic banks	3,518.7	22,323.1	19,110.8	432.9	0.0	524.1	396.2	0.0	4,027.5	15,326.8	16,731.7	2,590.5	49,905.3	8,986.0	585.3	1,746.7	1,447.3	1,115.8	77,162.0	*Bank-Bank Islam*
IBS of Commercial banks	94.3	8,152.7	7,286.6	78.0	0.0	0.0	228.7	0.0	2,647.8	2,046.8	1,994.4	46.6	14,322.7	1,669.9	0.0	584.4	0.0	3.7	17,500.8	*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	0.0	0.0	0.0	4.4	0.0	0.0	0.0	18.8	23.2	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,613.0	30,475.9	26,397.5	510.9	0.0	524.1	624.8	0.0	6,675.3	17,373.5	18,726.1	2,637.0	64,228.0	10,660.3	585.3	2,331.1	1,447.3	1,138.3	94,686.1	*Total*
May-08																				*Mei-08*
Islamic banks	3,783.8	22,555.7	19,526.4	429.2	0.0	548.9	388.9	0.0	4,148.5	15,506.5	16,853.6	2,306.6	51,197.6	8,816.5	614.2	1,748.2	1,727.4	1,122.7	78,244.1	*Bank-Bank Islam*
IBS of Commercial banks	93.1	8,302.9	7,429.9	77.9	0.0	0.0	229.6	0.0	2,729.6	2,087.1	2,003.2	47.9	14,588.7	1,897.6	0.0	574.4	0.0	5.7	18,001.2	*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	0.0	0.0	0.0	4.4	0.0	0.0	0.0	18.8	23.3	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,876.9	30,858.7	26,956.3	507.2	0.0	548.9	618.6	0.0	6,878.2	17,593.5	18,856.8	2,354.6	65,786.3	10,718.5	614.2	2,322.6	1,727.4	1,147.3	96,268.6	*Total*
Jun-08																				*Jun-08*
Islamic banks	3,644.8	22,826.6	19,754.7	461.9	0.0	431.4	354.0	0.0	4,298.6	15,710.3	16,428.7	2,031.2	51,712.0	9,168.9	626.4	1,762.9	1,884.9	1,179.2	78,778.5	*Bank-Bank Islam*
IBS of Commercial banks	98.3	8,501.8	7,590.9	75.1	0.0	0.0	219.8	0.0	2,800.8	2,115.5	2,146.5	157.9	14,914.6	2,158.1	0.0	579.2	21.3	6.6	18,722.9	*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	0.0	0.0	0.0	4.5	0.0	0.0	0.0	18.9	23.3	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,743.1	31,328.3	27,345.6	536.9	0.0	431.4	573.8	0.0	7,099.3	17,825.8	18,575.2	2,189.1	66,626.6	11,331.5	626.4	2,342.1	1,906.1	1,204.7	97,524.7	*Total*
Jul-08																				*Jul-08*
Islamic banks	3,617.6	23,169.9	20,028.6	460.8	0.0	439.5	350.5	0.0	4,418.6	16,175.4	16,786.7	2,865.5	52,333.7	9,362.7	627.2	2,017.2	2,277.6	1,088.2	80,791.9	*Bank-Bank Islam*
IBS of Commercial banks	92.5	8,675.3	7,766.9	74.1	0.0	0.0	220.8	0.0	2,894.1	2,149.2	2,278.0	182.7	15,330.3	1,985.6	0.0	657.3	21.3	8.3	19,056.6	*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	0.0	0.0	0.0	4.5	0.0	0.0	0.0	18.8	23.3	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,710.1	31,845.2	27,795.6	534.8	0.0	439.5	571.3	0.0	7,312.7	18,324.6	19,064.8	3,048.2	67,664.0	11,352.8	627.2	2,674.6	2,298.9	1,115.4	99,871.8	*Total*
Aug-08																				*Ogos-08*
Islamic banks	3,691.7	23,711.6	20,163.9	483.7	0.0	438.0	336.6	0.0	5,388.3	16,313.3	18,718.2	2,996.0	55,794.1	10,824.4	631.8	1,880.7	2,566.2	1,157.9	86,142.5	*Bank-Bank Islam*
IBS of Commercial banks	96.9	8,552.8	7,878.5	56.8	0.0	0.0	221.7	0.0	2,113.6	2,122.0	1,635.5	13.2	13,917.6	418.1	0.5	587.2	0.0	8.0	15,813.1	*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	0.0	0.0	0.0	4.5	0.0	0.0	0.0	18.8	23.4	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,788.6	32,264.4	28,042.4	540.5	0.0	438.0	558.3	0.0	7,501.9	18,435.3	20,353.8	3,009.2	69,711.6	11,247.0	632.3	2,467.9	2,566.2	1,184.7	101,979.0	*Total*
Sep-08																				*Sep-08*
Islamic banks	3,636.5	24,048.2	20,459.0	464.4	0.0	384.2	304.3	0.0	5,546.9	16,377.0	19,830.3	3,590.0	57,200.9	10,482.6	649.6	1,896.0	2,531.3	1,252.2	87,403.5	*Bank-Bank Islam*
IBS of Commercial banks	99.4	8,662.0	7,980.5	53.5	0.0	0.0	212.0	0.0	2,224.7	2,160.5	1,647.7	13.6	14,183.4	416.5	0.6	575.6	0.0	6.6	16,059.1	*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	0.0	0.0	0.0	4.5	0.0	0.0	0.0	18.9	23.4	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,735.9	32,710.2	28,439.5	517.9	0.0	384.2	516.3	0.0	7,771.6	18,537.5	21,478.0	3,603.6	71,384.2	10,903.6	650.3	2,471.5	2,531.3	1,277.7	103,485.9	*Total*
Oct-08																				*Okt-08*
Islamic banks	3,726.4	24,254.7	19,224.8	484.5	0.0	382.9	303.5	0.0	6,120.0	16,531.8	20,970.8	4,488.0	58,843.2	10,110.3	670.1	2,303.5	2,522.2	1,204.9	89,585.7	*Bank-Bank Islam*
IBS of Commercial banks	102.6	8,722.0	8,040.4	31.7	0.0	0.0	212.9	0.0	1,804.7	2,104.9	1,496.6	10.7	13,587.6	269.4	0.2	274.0	0.0	6.2	15,025.1	*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	0.0	0.0	0.0	4.6	0.0	0.0	0.0	18.9	23.5	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,829.0	32,976.7	27,265.2	516.2	0.0	382.9	516.4	0.0	7,924.7	18,636.7	22,467.4	4,498.7	72,430.8	10,384.3	670.2	2,577.5	2,522.2	1,230.0	104,634.3	*Total*
Nov-08																				*Nov-08*
Islamic banks	3,856.1	32,740.6	27,608.9	330.6	0.0	383.5	304.2	0.0	7,935.8	18,230.4	22,440.3	4,310.4	72,068.2	10,008.3	694.2	2,460.4	2,562.8	1,308.7	103,256.1	*Bank-Bank Islam*
IBS of Commercial banks	4.8	595.9	0.0	30.6	0.0	0.0	213.8	0.0	279.7	531.5	473.9	6.8	2,118.6	274.5	0.2	313.8	0.0	6.8	2,725.5	*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	0.0	0.0	0.0	4.6	0.0	0.0	0.0	18.9	23.5	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,860.9	33,336.5	27,608.9	361.2	0.0	383.5	518.0	0.0	8,215.5	18,761.9	22,914.3	4,317.2	74,186.8	10,287.4	694.4	2,774.2	2,562.8	1,334.4	106,005.0	*Total*
Dec-08																				*Dis-08*
Islamic banks	3,736.5	33,553.6	29,155.0	318.8	0.0	384.4	521.8	0.0	8,484.0	18,454.9	23,840.7	4,289.8	75,084.9	10,062.2	729.3	3,058.5	2,629.4	1,362.3	107,136.3	*Bank-Bank Islam*
Islamic banking scheme (IBS)[3]	3.0	17.2	0.0	12.3	0.0	0.0	0.0	0.0	0.0	487.1	56.3	0.4	572.5	7.8	0.0	0.0	0.0	19.3	603.0	*Skim Perbankan Islam (SPI)*[3]
Total	3,739.5	33,570.8	29,155.0	331.1	0.0	384.4	521.8	0.0	8,484.0	18,942.0	23,897.0	4,290.2	75,657.5	10,070.0	729.3	3,058.5	2,629.4	1,381.6	107,739.3	*Total*
Jan-09																				*Jan-09*
Islamic banks	3,712.9	33,855.2	31,662.7	315.3	0.0	379.6	501.3	0.0	8,672.5	18,696.5	24,239.8	4,375.6	76,949.1	9,587.4	679.9	3,034.5	2,760.5	1,389.4	107,824.9	*Bank-Bank Islam*
Islamic banking scheme (IBS)	4.5	16.0	0.0	12.0	0.0	0.0	0.0	0.0	0.0	505.8	54.6	0.4	588.1	7.8	0.0	0.0	0.0	19.2	620.0	*Skim Perbankan Islam (SPI)*
Total	3,717.4	33,871.2	31,662.7	327.4	0.0	379.6	501.3	0.0	8,672.5	19,202.4	24,294.4	4,376.0	77,537.1	9,595.2	679.9	3,034.5	2,760.5	1,408.6	108,444.9	*Total*
Feb-09																				*Feb-09*
Islamic banks	3,706.6	34,142.2	31,964.5	369.1	0.0	379.5	469.2	0.0	8,880.2	18,844.7	24,551.8	4,507.3	78,384.9	9,287.3	737.9	3,684.2	2,908.6	1,443.7	109,405.0	*Bank-Bank Islam*
Islamic banking scheme (IBS)	4.0	15.4	0.0	11.6	0.0	0.0	0.0	0.0	0.0	520.0	54.0	0.3	600.8	7.8	0.0	0.0	0.0	19.2	632.2	*Skim Perbankan Islam (SPI)*
Total	3,710.6	34,157.6	31,964.5	380.7	0.0	379.5	469.2	0.0	8,880.2	19,364.7	24,605.8	4,507.6	78,985.8	9,295.1	737.9	3,684.2	2,908.6	1,462.9	110,037.1	*Total*
Mar-09																				*Mac-09*
Islamic banks	3,779.7	34,522.6	31,967.9	371.0	0.0	364.2	436.9	0.0	9,156.0	18,974.9	24,496.2	4,152.2	79,665.9	8,802.7	725.7	3,706.9	2,885.4	1,425.7	109,647.9	*Bank-Bank Islam*
Islamic banking scheme (IBS)	4.5	14.3	0.0	11.2	0.0	0.0	0.0	0.0	0.0	541.7	52.5	0.3	619.3	3.3	0.0	0.0	0.0	6.4	633.7	*Skim Perbankan Islam (SPI)*
Total	3,784.2	34,537.0	31,967.9	382.2	0.0	364.2	436.9	0.0	9,156.0	19,516.6	24,548.7	4,152.5	80,285.2	8,806.0	725.7	3,706.9	2,885.4	1,432.0	110,281.7	*Total*
Apr-09																				*Apr-09*
Islamic banks	3,721.4	34,937.0	32,374.5	372.7	0.0	361.8	501.6	0.0	9,421.3	19,359.2	25,072.2	4,195.2	81,804.5	8,141.5	702.2	3,564.3	2,828.4	1,502.7	110,486.5	*Bank-Bank Islam*
Islamic banking scheme (IBS)	4.6	13.7	0.0	10.6	0.0	0.0	0.0	0.0	0.0	556.9	51.8	0.3	632.7	3.3	0.0	0.0	0.0	6.4	647.2	*Skim Perbankan Islam (SPI)*
Total	3,726.0	34,950.7	32,374.5	383.2	0.0	361.8	501.6	0.0	9,421.3	19,916.1	25,124.1	4,195.5	82,437.2	8,144.8	702.2	3,564.3	2,828.4	1,509.1	111,133.7	*Total*

Note: IBS-Islamic Banking Scheme

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

1 Include financing sold to Cagamas

2 Comprises credit cards, staff financing, share margin financing and other financing

3 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 Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.

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