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 Lain-lain	Total Financing *Jumlah Pembiayaan*	Akhir tempoh
Nov-08										*Nov-08*
Islamic banks	33,471.9	2,672.6	30,558.0	15,603.8	773.2	336.4	1,397.4	15,449.3	100,262.6	*Bank-Bank Islam*
IBS of Commercial banks	1,017.8	52.6	577.6	267.6	305.6	0.0	0.0	504.1	2,725.5	*Bank-Bank Perdagangan (SPI)*
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.1	0.0	0.0	0.0	4.6	23.5	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	34,501.6	2,725.2	31,135.5	15,878.5	1,078.8	336.4	1,397.4	15,958.1	103,011.6	*Jumlah*
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*

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