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*	
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*
Aug-09																				*Ogos-09*
Islamic banks	5,613	416	2,358	1,855	2,839	118,880	2.4	211.3	1.6	4,768	402	2,154	1,758	2,213	119,098	1.9	240.4	1.5	121,654	*Bank-Bank Islam*
Islamic banking scheme (IBS)	20	0	4	10	15	663	2.3	179.6	1.5	19	0	4	10	14	664	2.2	183.4	1.5	668	*Skim Perbankan Islam (SPI)*
Total	5,633	416	2,362	1,865	2,854	119,543	2.4	211.1	1.6	4,787	394	2,062	1,691	2,331	119,866	1.9	226.0	1.4	122,322	*Jumlah*
Sep-09																				*Sep-09*
Islamic banks	5,794	419	2,257	1,854	3,118	120,142	2.6	189.0	1.5	4,657	404	2,059	1,760	2,194	120,355	1.8	238.0	1.5	122,818	*Bank-Bank Islam*
Islamic banking scheme (IBS)	21	0	4	10	16	664	2.4	175.0	1.5	19	0	5	10	15	664	2.2	186.4	1.5	668	*Skim Perbankan Islam (SPI)*
Total	5,815	419	2,261	1,864	3,134	120,805	2.6	188.9	1.5	4,676	404	2,063	1,770	2,209	121,019	1.8	237.6	1.5	123,486	*Jumlah*
Oct-09																				*Okt-09*
Islamic banks	6,112	424	2,380	1,954	3,309	122,553	2.7	179.9	1.6	4,776	407	2,152	1,786	2,217	122,798	1.8	235.3	1.5	125,357	*Bank-Bank Islam*
Islamic banking scheme (IBS)	22	0	5	10	17	663	2.5	168.6	1.6	21	0	5	10	16	663	2.4	176.0	1.6	668	*Skim Perbankan Islam (SPI)*
Total	6,134	424	2,384	1,964	3,325	123,216	2.7	179.9	1.6	4,796	407	2,156	1,797	2,233	123,460	1.8	234.9	1.5	126,024	*Jumlah*
Nov-09																				*Nov-09*
Islamic banks	6,071	429	2,372	1,904	3,270	127,745	2.6	180.1	1.5	4,735	412	2,127	1,784	2,196	128,008	1.7	236.7	1.4	130,547	*Bank-Bank Islam*
Islamic banking scheme (IBS)	22	0	5	10	17	665	2.6	171.4	1.6	20	0	5	10	15	665	2.2	178.5	1.6	670	*Skim Perbankan Islam (SPI)*
Total	6,093	429	2,377	1,914	3,287	128,410	2.6	180.0	1.5	4,755	412	2,132	1,794	2,211	128,672	1.7	236.3	1.4	131,216	*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