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
Apr-08										*Apr-08*
Islamic banks	27,258.7	1,459.9	19,467.8	12,229.8	479.6	168.2	1,374.4	11,090.4	73,528.8	*Bank-Bank Islam*
IBS of Commercial banks	3,787.0	88.9	8,145.7	1,300.6	125.0	0.0	0.0	3,664.0	17,111.2	*Bank-Bank Perdagangan (SPI)*
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.4	23.2	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	31,057.6	1,548.8	27,613.5	13,537.4	604.6	168.2	1,374.4	14,758.8	90,663.3	*Jumlah*
May-08										*Mei-08*
Islamic banks	27,446.2	1,521.1	19,868.9	12,714.7	510.2	145.7	1,426.4	11,147.5	74,780.6	*Bank-Bank Islam*
IBS of Commercial banks	3,808.5	82.2	8,299.7	1,535.5	147.6	0.0	0.0	3,730.7	17,604.3	*Bank-Bank Perdagangan (SPI)*
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.4	23.3	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	31,266.5	1,603.3	28,168.6	14,257.3	657.8	145.7	1,426.4	14,882.6	92,408.1	*Jumlah*
Jun-08										*Jun-08*
Islamic banks	27,513.3	1,571.0	20,196.5	12,881.2	544.1	161.1	1,397.8	11,129.5	75,394.4	*Bank-Bank Islam*
IBS of Commercial banks	3,953.3	77.7	8,499.1	1,822.3	167.5	0.0	0.0	3,809.5	18,329.4	*Bank-Bank Perdagangan (SPI)*
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.5	23.3	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	31,478.4	1,648.7	28,695.6	14,710.5	711.6	161.1	1,397.8	14,943.5	93,747.2	*Jumlah*
Jul-08										*Jul-08*
Islamic banks	27,614.2	2,008.5	20,614.7	13,751.2	568.2	134.1	1,492.7	11,307.4	77,490.8	*Bank-Bank Islam*
IBS of Commercial banks	4,114.8	76.3	8,674.2	1,686.5	191.2	0.0	0.0	3,924.4	18,667.4	*Bank-Bank Perdagangan (SPI)*
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.5	23.3	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	31,740.8	2,084.8	29,288.9	15,444.6	759.4	134.1	1,492.7	15,236.3	96,181.5	*Jumlah*
Aug-08										*Ogos-08*
Islamic banks	29,082.0	2,260.3	21,142.1	15,390.5	631.0	310.2	1,539.6	12,486.9	82,842.6	*Bank-Bank Islam*
IBS of Commercial banks	3,486.7	62.0	8,552.9	422.3	218.3	0.0	0.0	2,685.1	15,427.3	*Bank-Bank Perdagangan (SPI)*
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.5	23.4	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	32,580.6	2,322.3	29,695.1	15,819.8	849.2	310.2	1,539.6	15,176.5	98,293.3	*Jumlah*
Sep-08										*Sep-08*
Islamic banks	29,687.2	2,410.0	21,678.5	15,127.1	695.0	315.1	1,531.9	12,876.5	84,321.2	*Bank-Bank Islam*
IBS of Commercial banks	3,496.6	64.2	8,661.7	418.0	247.4	0.0	0.0	2,789.5	15,677.4	*Bank-Bank Perdagangan (SPI)*
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.1	0.0	0.0	0.0	4.5	23.4	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	33,195.6	2,474.2	30,340.1	15,552.2	942.4	315.1	1,531.9	15,670.5	100,022.0	*Jumlah*
Oct-08										*Okt-08*
Islamic banks	30,849.9	2,455.3	22,171.4	15,267.2	739.0	329.3	1,378.5	13,536.6	86,727.2	*Bank-Bank Islam*
IBS of Commercial banks	3,295.9	54.7	8,702.6	269.5	277.4	0.0	0.0	2,037.7	14,637.9	*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	34,157.6	2,510.0	30,874.0	15,543.8	1,016.5	329.3	1,378.5	15,578.9	101,388.5	*Jumlah*
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*

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