1.21 Islamic Banking System: Financing by Type[1]

Sistem Perbankan Islam: Pembiayaan Mengikut Jenis [1]

RM million — *RM juta*

As at end of	Overdraft	Term financing												Bill Financing	Trust receipts	Revolving credit	Foreign currency financing	Others[2]	Total financing	
		Hire purchase		Leasing	Block discounting	Bridging financing	Syndicated financing	Factoring	Personal financing	Housing financing	Others	of which the maturity was:								
		Sewa beli										yang mana tempoh matangnya:								
		Total	of which: Passenger cars									Up to one year	More than one year							
	Overdraf	Jumlah	yang mana: Kereta penumpang	Pajakan	Pendiskaunan secara blok	Pembiayaan penyambung	Pembiayaan bersindiket	Pemfaktoran	Pembiayaan peribadi	Pembiayaan perumahan	Lain-lain	Sehingga satu tahun	Melebihi satu tahun	Bil pembiayaan	Resit amanah	Kredit pusingan	Pembiayaan dalam mata wang asing	Lain-lain [2]	Jumlah pembiayaan	Akhir tempoh
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	Jumlah
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	Jumlah
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	Jumlah
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	Jumlah
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	Jumlah
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	Jumlah
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	Jumlah
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	Jumlah
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	Jumlah
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	25,074.0	4,195.2	81,806.3	8,141.5	702.2	3,564.3	2,828.4	1,502.7	110,488.3	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	25,125.9	4,195.5	82,439.0	8,144.8	702.2	3,564.3	2,828.4	1,509.1	111,135.5	Jumlah
May-09																				Mei-09
Islamic banks	3,819.0	35,406.5	32,796.7	366.0	0.0	385.3	510.6	0.0	9,636.4	19,577.6	25,703.3	4,021.4	83,965.3	8,266.1	726.0	3,752.8	2,753.6	1,581.3	112,484.4	Bank-Bank Islam
Islamic banking scheme (IBS)	4.1	12.9	0.0	10.2	0.0	0.0	0.0	0.0	0.0	567.2	51.0	0.4	640.9	1.1	0.0	3.3	0.0	3.1	652.8	Skim Perbankan Islam (SPI)
Total	3,823.1	35,419.4	32,796.7	376.2	0.0	385.3	510.6	0.0	9,636.4	20,144.7	25,754.3	4,021.8	84,606.1	8,267.2	726.0	3,756.1	2,753.6	1,584.3	113,137.2	Jumlah
Jun-09																				Jun-09
Islamic banks	3,858.6	35,837.6	33,224.9	402.0	0.0	384.4	464.9	0.0	9,893.9	19,820.1	26,778.8	4,630.8	85,431.7	8,498.0	673.4	3,632.5	2,724.3	1,738.4	114,706.9	Bank-Bank Islam
Islamic banking scheme (IBS)	4.2	11.7	0.0	8.9	0.0	0.0	0.0	0.0	0.0	577.8	50.3	0.4	648.2	1.1	0.0	3.4	0.0	3.1	660.3	Skim Perbankan Islam (SPI)
Total	3,862.8	35,849.3	33,224.9	410.9	0.0	384.4	464.9	0.0	9,893.9	20,397.9	26,829.0	4,631.2	86,079.9	8,499.1	673.4	3,635.8	2,724.3	1,741.5	115,367.2	Jumlah
Jul-09																				Jul-09
Islamic banks	3,830.1	36,411.3	33,772.3	428.2	0.0	400.8	935.5	0.0	10,196.5	20,153.9	28,814.3	4,770.4	89,132.1	8,448.6	610.0	4,626.8	2,847.3	1,774.4	119,477.6	Bank-Bank Islam
Islamic banking scheme (IBS)	2.7	10.9	0.0	8.6	0.0	0.0	0.0	0.0	0.0	587.4	48.7	4.1	651.5	1.1	0.0	3.3	0.0	3.1	665.7	Skim Perbankan Islam (SPI)
Total	3,832.8	36,422.2	33,772.3	436.8	0.0	400.8	935.5	0.0	10,196.5	20,741.3	28,863.0	4,774.5	89,783.6	8,449.7	610.0	4,630.1	2,847.3	1,777.5	120,143.3	Jumlah

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 kaktangan, pembiayaan saham margin dan pembiayaan lain.
3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar