

2.33

Islamic Banking System: Outstanding Financing Provisions and Non-Performing Financing
 Sistem Perbankan Islam: Jumlah Peruntukan Hutang dan Pembayaran 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 ^{1,2} (%)	Total provisions/Net non-performing financing ^{3,4} (%)	General provisions/ Net total financing ⁵ (%)	Non-performing financing	Income-in-suspense	Specific provisions	General provisions	Net non-performing financing	Net total financing	Net non-performing financing/ net total financing ^{1,2} (%)	Total provisions/Net non-performing financing ^{3,4} (%)	General provisions/ Net total financing ⁵ (%)		
	Pembayaran tak berbayar	Pendapatan tertangguh	Peruntukan khas	Peruntukan am	Pembayaran tak berbayar bersih	Pembayaran bersih	Pembayaran tak berbayar bersih/Jumlah pembayaran bersih ^{1,2} (%)	Jumlah peruntukan/ Pembayaran tak berbayar bersih ^{3,4} (%)	Peruntukan am/Jumlah pembayaran bersih ⁵ (%)	Pembayaran tak berbayar	Pendapatan tertangguh	Peruntukan khas	Peruntukan am	Pembayaran tak berbayar bersih	Pembayaran bersih	Pembayaran tak berbayar bersih/Jumlah pembayaran bersih ^{1,2} (%)	Jumlah peruntukan/ Pembayaran tak berbayar bersih ^{3,4} (%)	Peruntukan am/Jumlah pembayaran bersih ⁵ (%)		
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	
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	
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	
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	
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	
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	
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	
Islamic banking scheme (IBS)	18	0	4	10	13	656	2.4	181.2	1.5	17	0	4	10	13	656	1.9	188.3	1.5	660	
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	
Jul-09																			Juli-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	
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	
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	
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	
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	
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	
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	
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	
Total	5,815	419	2,261	1,864	3,134	120,805	2.6	189.3	1.5	4,676	404	2,063	1,770	2,209	121,019	1.8	237.6	1.5	123,486	
Oct-09																			Oktober-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	
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	
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	
Nov-09																			Nov-09	
Islamic banks	6,071	429	2,372	1,904	3,270	127,746	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	
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	
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	128,673	1.7	236.3	1.4	131,217	
Dec-09																			Disember-09	
Islamic banks	5,666	393	2,290	1,935	2,983	131,616	2.3	193.3	1.5	4,668	379	2,076	1,823	2,213	131,845	1.7	231.2	1.4	134,299	
Islamic banking scheme (IBS)	20	0	5	10	15	669	2.2	176.3	1.6	18	0	5	10	13	669	2.0	186.6	1.6	674	
Total	5,685	394	2,295	1,945	2,997	132,285	2.3	193.2	1.5	4,686	379	2,081	1,834	2,226	132,514	1.7	231.0	1.4	134,974	
Jan-10 ⁶																			Jan-10 ⁶	
Islamic banks	5,722	361	2,304	2,019	3,057	134,158	2.3	187.0	1.5										Bank-Bank Islam	
Islamic banking scheme (IBS)	20	0	5	10	15	680	2.2	177.4	1.5										Skim Perbankan Islam (SPI)	
Total	5,742	361	2,309	2,029	3,072	134,838	2.3	187.0	1.5										Jumlah	
Feb-10																				Feb-10
Islamic banks	5,762	304	2,333	2,058	3,125	135,767	2.3	200.2	1.5											Bank-Bank Islam
Islamic banking scheme (IBS)	19	0	5	10	14	669	2.1	185.7	1.5											Skim Perbankan Islam (SPI)
Total	5,781	304	2,337	2,068	3,139	136,437	2.3	200.1	1.5											Jumlah
Mar-10																				Mac-10
Islamic banks	5,769	274	2,568	2,085	2,927	137,858	2.1	199.9	1.5											Bank-Bank Islam
Islamic banking scheme (IBS)	17	0	5	8	12	545	2.3	164.9	1.5											Skim Perbankan Islam (SPI)
Total	5,786	274	2,572	2,093	2,940	138,403	2.1	199.8	1.5											Jumlah
Apr-10																				Apr-10
Islamic banks	5,914	265	2,617	2,325	3,031	140,104	2.2	196.2	1.7											Bank-Bank Islam
Islamic banking scheme (IBS)	15	0	5	8	10	546	1.9	205.4	1.5											Skim Perbankan Islam (SPI)
Total	5,929	265	2,622	2,333	3,042	140,650	2.2	196.2	1.7											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.

6 Beginning January 2010, loans are reported based on FRS139. The adoption of FRS139 requirement is based on the financial year of the banks.

For banks that have adopted FRS139, the figure for January reflects the collective impairment provisions.

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 pembayaran bersih = Jumlah pembayaran kasar - pendapatan tertangguh - peruntukan khas.

3 Pembayaran tak berbayar bersih = Pembayaran tak berbayar - pendapatan tertangguh - peruntukan khas.

4 Jumlah peruntukan = Peruntukan am + nilai agio.

5 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank bank perdagangan dan pelaburan/taudagar.

6 Mulai Januari 2010, pinjaman dilaporkan berdasarkan FRS 139. Pembetulan laporan berdasarkan FRS 139 berdasarkan tahun kewangan bank.

Bagi bank bank yang telah mula melaporkan berdasarkan FRS 139, nombor yang di reportkan untuk Januari mencerminkan Peruntukan Kolektif Terlepas.