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 bersih[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 bersih[3,2] (%)*	*Jumlah peruntukan/ Pembiayaan tak berbayar bersih[4,3](%)*	*Peruntukan am/Jumlah pembiayaan bersih[2] (%)*	*Jumlah Pembiayaan*	
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	127,746	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	*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	128,673	1.7	236.3	1.4	131,217	*Jumlah*
Dec-09																					*Dis-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	*Bank-Bank Islam*
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	*Skim Perbankan Islam (SPI)*
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	*Jumlah*
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	5,801	346	2,294	2,058	3,162	135,802	2.3	197.9	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	5,820	346	2,299	2,068	3,176	136,471	2.3	197.8	1.5												*Jumlah*
Mar-10																					*Mac-10*
Islamic banks	5,775	280	2,559	2,085	2,936	137,864	2.1	199.4	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	5,792	280	2,564	2,093	2,948	138,409	2.1	199.2	1.5												*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 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

6 Mulai Januari 2010, pinjaman dilaporkan berdasarkan FRS139. Permulaan laporan berdasarkan FRS139 berdasarkan tahun kewangan bank. Bagi bank-bank yang telah mula melapor berdasarkan FRS139, nombor yang di laporkan untuk Januari merangkumi Peruntukan Kolektif Terjejas.