

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 ^{4,2} (%)	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 ^{3,2} (%)			Total provisions/Net non-performing financing ^{4,2} (%)	General provisions/ Net total financing ⁵ (%)
	Pembiayaan tak berbayar	Pendapatan tertangguh	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 ^{4,2} (%)	Peruntukan am/ Jumlah pembiayaan bersih ⁵ (%)	Pembiayaan tak berbayar	Pendapatan tertangguh	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 ^{4,2} (%)	Peruntukan am/ Jumlah pembiayaan bersih ⁵ (%)
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		
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		
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		
Mar-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		
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		
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		
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		
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		
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		
May-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		
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		
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		
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		
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		
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		
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		
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		
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		
Aug-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		
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		
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		
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		
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		
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		
Oct-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		
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		
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		
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		
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		
Total	6,093	429	2,377	1,914	3,287	128,411	2.6	180.0	1.5	4,755	412	2,132	1,794	2,211	128,673	1.7	236.3	1.4		
Dec-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		
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		
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		
Jan-10 ⁶																				
Islamic banks	5,722	399	2,351	1,944	2,972	134,073	2.2	189.8	1.4	5,375	391	2,240	1,845	2,744	134,191	2.0	185.5	1.4		
Islamic banking scheme (IBS)	20	0	5	10	15	680	2.2	177.4	1.5	20	0	5	10	15	680	2.2	176.9	1.5		
Total	5,742	399	2,355	1,954	2,987	134,753	2.2	189.8	1.4	5,395	391	2,245	1,855	2,759	134,872	2.0	185.5	1.4		
Feb-10 ⁶																				
Islamic banks	5,801	346	2,294	2,058	3,162	135,676	2.3	197.9	1.5	5,125	332	2,197	1,970	2,596	135,786	1.9	209.9	1.5		
Islamic banking scheme (IBS)	19	0	5	10	14	669	2.1	185.7	1.5	19	0	5	10	14	669	2.1	185.3	1.5		
Total	5,820	346	2,299	2,068	3,176	136,345	2.3	197.8	1.5	5,145	332	2,202	1,980	2,611	136,456	1.9	209.8	1.5		

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 tertangguh - peruntukan khas.

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

4 Jumlah peruntukan = Peruntukan am + nilai cagaran

5 Mula Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar

6 Mula Januari 2010, pinjaman dilaporkan berdasarkan FRS139. Perwujudan 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 Terjaya.