

## 1.23

Islamic Banking System: Financing by Concept<sup>1</sup>  
Sistem Perbankan Islam: Pembiayaan Mengikut Konsep<sup>1</sup>

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
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
May-09										Mei-09
Islamic banks	36,644.6	3,071.7	34,840.8	18,587.4	1,065.4	388.5	1,492.2	14,594.4	110,684.9	Bank-Bank Islam
Islamic banking scheme (IBS)	202.6	23.2	0.0	3.3	422.6	0.0	0.0	1.1	652.8	Skim Perbankan Islam (SPI)
Total	36,847.2	3,094.8	34,840.8	18,590.7	1,488.0	388.5	1,492.2	14,595.5	111,337.7	Jumlah
Jun-09										Jun-09
Islamic banks	36,667.0	3,163.5	35,398.9	18,853.6	1,122.6	442.9	1,468.0	15,830.7	112,947.3	Bank-Bank Islam
Islamic banking scheme (IBS)	199.4	20.7	0.0	3.4	435.7	0.0	0.0	1.1	660.3	Skim Perbankan Islam (SPI)
Total	36,866.5	3,184.2	35,398.9	18,857.0	1,558.3	442.9	1,468.0	15,831.8	113,607.6	Jumlah
Jul-09										Jul-09
Islamic banks	38,547.4	3,188.2	36,183.0	20,236.0	1,198.6	403.0	1,517.6	16,484.9	117,758.6	Bank-Bank Islam
Islamic banking scheme (IBS)	193.3	19.7	0.0	3.3	448.4	0.0	0.0	1.1	665.7	Skim Perbankan Islam (SPI)
Total	38,740.7	3,207.8	36,183.0	20,239.3	1,647.0	403.0	1,517.6	16,486.0	118,424.4	Jumlah
Aug-09										Ogos-09
Islamic banks	39,192.0	3,269.4	37,538.4	20,547.1	1,430.6	378.6	1,506.6	16,930.1	120,792.7	Bank-Bank Islam
Islamic banking scheme (IBS)	189.8	18.9	0.0	3.3	455.1	0.0	0.0	1.1	668.1	Skim Perbankan Islam (SPI)
Total	39,381.7	3,288.3	37,538.4	20,550.4	1,885.7	378.6	1,506.6	16,931.1	121,460.9	Jumlah
Sep-09										Sep-09
Islamic banks	39,184.0	3,394.8	37,992.7	20,376.9	1,544.3	376.2	1,421.5	17,507.2	121,797.7	Bank-Bank Islam
Islamic banking scheme (IBS)	187.6	18.0	0.0	3.3	458.3	0.0	0.0	1.1	668.3	Skim Perbankan Islam (SPI)
Total	39,371.6	3,412.8	37,992.7	20,380.2	2,002.6	376.2	1,421.5	17,508.3	122,466.0	Jumlah
Oct-09										Okt-09
Islamic banks	39,982.4	3,368.8	38,596.4	20,759.1	1,657.2	373.0	1,486.1	18,127.3	124,350.3	Bank-Bank Islam
Islamic banking scheme (IBS)	183.7	17.2	0.0	3.3	462.4	0.0	0.0	1.1	667.7	Skim Perbankan Islam (SPI)
Total	40,166.1	3,386.0	38,596.4	20,762.4	2,119.7	373.0	1,486.1	18,128.4	125,018.0	Jumlah
Nov-09										Nov-09
Islamic banks	41,488.5	3,775.5	39,084.0	23,035.3	1,766.7	378.4	1,478.0	18,547.3	129,553.9	Bank-Bank Islam
Islamic banking scheme (IBS)	182.1	16.4	0.0	3.3	466.7	0.0	0.0	1.1	669.6	Skim Perbankan Islam (SPI)
Total	41,670.6	3,791.9	39,084.0	23,038.6	2,233.5	378.4	1,478.0	18,548.4	130,223.5	Jumlah
Dec-09										Dis-09
Islamic banks	42,732.9	4,017.4	38,953.3	23,016.9	1,875.8	375.7	1,486.5	20,349.6	132,807.9	Bank-Bank Islam
Islamic banking scheme (IBS)	180.7	15.6	0.0	3.3	473.7	0.0	0.0	1.1	674.4	Skim Perbankan Islam (SPI)
Total	42,913.6	4,033.0	38,953.3	23,020.2	2,349.4	375.7	1,486.5	20,350.7	133,482.3	Jumlah
Jan-10										Jan-10
Islamic banks	43,847.7	3,994.4	39,564.5	23,208.6	2,037.3	375.5	1,460.5	20,870.9	135,359.4	Bank-Bank Islam
Islamic banking scheme (IBS)	178.1	22.7	0.0	3.3	480.0	0.0	0.0	1.1	685.1	Skim Perbankan Islam (SPI)
Total	44,025.7	4,017.1	39,564.5	23,211.9	2,517.3	375.5	1,460.5	20,872.0	136,044.5	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