

RM million		3 months/ 3 bulan										6 months/ 6 bulan										RM juta	
		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 (%)	Total Financing	Akhir tempoh		
As at end of		Pembayaaan 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			
Jan-09	Islamic banks	5,304	495	2,340	1,617	2,469	104,990	2.4	235.7	1.5	4,455	477	2,188	1,557	1,789	105,160	1.7	285.5	1.5	107,825	Jan-09		
	Islamic banking scheme (IBS)	35	2	20	9	14	598	2.3	169.5	1.5	34	2	20	9	12	598	2.1	176.8	1.5	620	Bank-Bank Islam		
	Total	5,339	497	2,360	1,626	2,482	105,588	2.4	235.3	1.5	4,489	479	2,208	1,566	1,802	105,758	1.7	284.7	1.5	108,445	Skim Perbankan Islam (SPI)		
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	109,405	Feb-09		
	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	632	Bank-Bank Islam		
	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	110,037	Skim Perbankan Islam (SPI)		
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	109,644	Mar-09		
	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	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	Apr-09		
	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	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	112,484	May-09		
	Islamic banking scheme (IBS)	20	0	6	10	14	647	2.1	177.5	1.5	19	0	6	10	13	647	2.0	181.4	1.5	653	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	Jun-09		
	Islamic banking scheme (IBS)	18	0	4	10	13	656	2.0	181.2	1.5	17	0	4	10	13	656	1.9	183.3	1.5	660	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	Jul-09		
	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	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	121,654	Aug-09		
	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	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	Sep-09		
	Islamic banking scheme (IBS)	21	0	4	10	16	664	2.4	175.0	1.5	19	0	5	10	15	664	2.2	185.4	1.5	668	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	125,357	Oct-09		
	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	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	Nov-09		
	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	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	134,299	Dec-09		
	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	Bank-Bank Islam		
	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	Skim Perbankan Islam (SPI)		
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	136,823	Jan 10 ⁶		
	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	685	Bank-Bank Islam		
	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	137,508	Skim Perbankan Islam (SPI)		

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 Financial Reporting Standards (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks. For banks that have adopted FRS139, the figures from January onwards reflect the collective impairment provisions reflects the collective impairment provisions.

Nota: SPI - Skim Perbankan Islam

Perincian jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghimpunan 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/kaudagar.

6 Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standards (FRS) 139. Pengunaan FRS139 adalah berdasarkan tahun kewangan bank. Bagi bank yang telah menggunakan FRS139, mulai bulan Januari, angka mencerminkan peruntukan rejas kolektif.