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 [1,2] (%)	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 [1,2] (%)	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*	
Dec-07																				*Dis-07*
Islamic banks	3,685	399	1,364	768	1,921	47,345	4.1	201.1	1.6	3,075	385	1,332	742	1,358	47,391	2.9	256.6	1.6	49,108	*Bank-Bank Islam*
IBS of Commercial banks	1,820	132	743	960	946	39,780	2.4	303.8	2.4	1,492	127	660	580	705	39,868	1.8	294.5	1.5	40,655	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	50	7	38	1	5	50	10.4	252.9	1.5	50	7	38	1	5	50	10.4	252.9	1.5	94	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,555	538	2,145	1,729	2,872	87,175	3.3	235.0	2.0	4,617	519	2,030	1,323	2,068	87,309	2.4	269.5	1.5	89,857	*Jumlah*
Jan-08																				*Jan-08*
Islamic banks	5,179	523	2,044	1,069	2,612	68,847	3.8	222.1	1.6	4,239	499	1,910	1,030	1,830	69,005	2.7	278.4	1.5	71,414	*Bank-Bank Islam*
IBS of Commercial banks	311	13	98	289	201	19,164	1.0	251.2	1.5	219	10	73	292	137	19,192	0.7	325.6	1.5	19,274	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	50	7	38	1	5	45	11.6	251.5	1.5	50	7	38	1	5	45	11.6	251.5	1.5	89	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,540	543	2,179	1,358	2,818	88,055	3.2	224.2	1.5	4,508	515	2,020	1,323	1,972	88,241	2.2	281.6	1.5	90,777	*Jumlah*
Feb-08																				*Feb-08*
Islamic banks	5,219	526	2,075	1,091	2,618	68,813	3.8	223.8	1.6	4,410	501	1,978	1,047	1,931	68,935	2.8	272.1	1.5	72,474	*Bank-Bank Islam*
IBS of Commercial banks	315	13	106	294	196	19,155	1.0	260.0	1.5	227	10	81	294	137	19,183	0.7	327.5	1.5	19,368	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	50	7	38	0	5	45	11.6	245.2	1.5	50	7	38	0	5	45	11.6	245.2	0.8	71	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,584	546	2,219	1,385	2,819	88,012	3.2	226.4	1.5	4,687	519	2,096	1,341	2,073	88,163	2.4	275.7	1.5	91,913	*Jumlah*
Mar-08																				*Mac-08*
Islamic banks	5,163	525	2,107	1,094	2,531	71,075	3.6	228.4	1.5	4,318	502	2,019	1,038	1,796	71,186	2.5	285.8	1.5	73,707	*Bank-Bank Islam*
IBS of Commercial banks	295	11	93	295	190	19,302	1.0	262.4	1.5	209	9	67	294	134	19,331	0.7	331.8	1.5	19,407	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	50	7	38	0	5	27	19.5	204.7	1.5	50	7	38	0	5	27	19.5	204.7	1.5	71	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,508	543	2,238	1,390	2,726	90,404	3.0	230.7	1.5	4,577	518	2,123	1,333	1,935	90,543	2.1	288.8	1.5	93,185	*Jumlah*
Apr-08																				*Apr-08*
Islamic banks	5,142	529	2,137	1,158	2,475	74,495	3.3	245.3	1.6	4,231	508	2,076	824	1,647	74,578	2.2	306.5	1.1	77,162	*Bank-Bank Islam*
IBS of Commercial banks	240	9	69	262	162	17,423	0.9	269.6	1.5	150	6	44	262	99	17,450	0.6	376.0	1.5	17,501	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	21	1	14	0	5	8	69.3	102.2	1.5	21	1	14	0	5	8	69.3	102.2	1.5	23	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,403	539	2,221	1,421	2,642	91,926	2.9	246.5	1.5	4,402	516	2,135	1,086	1,751	92,035	1.9	309.8	1.2	94,686	*Jumlah*
May-08																				*Mei-08*
Islamic banks	5,096	504	2,147	1,185	2,445	75,593	3.2	241.7	1.6	4,192	471	2,037	1,118	1,684	75,737	2.2	317.3	1.5	78,244	*Bank-Bank Islam*
IBS of Commercial banks	252	9	75	269	168	17,917	0.9	266.9	1.5	156	7	50	269	100	17,944	0.6	380.4	1.5	18,001	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	21	1	14	0	5	8	69.3	102.2	1.5	21	1	14	0	5	8	69.3	102.2	1.5	23	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,369	515	2,236	1,454	2,619	93,518	2.8	243.0	1.6	4,369	479	2,101	1,387	1,789	93,688	1.9	313.8	1.5	96,269	*Jumlah*
Jun-08																				*Jun-08*
Islamic banks	5,015	479	2,162	1,200	2,374	76,137	3.1	245.2	1.6	4,109	449	1,971	1,145	1,689	76,359	2.2	308.1	1.5	78,779	*Bank-Bank Islam*
IBS of Commercial banks	235	8	73	278	154	18,642	0.8	287.4	1.5	146	6	45	278	95	18,672	0.5	403.0	1.5	18,723	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	21	1	14	0	5	8	69.3	102.2	1.5	21	1	14	0	5	8	69.3	102.2	1.5	23	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,272	489	2,249	1,478	2,533	94,786	2.7	247.5	1.6	4,276	456	2,030	1,423	1,789	95,038	1.9	312.5	1.5	97,525	*Jumlah*
Jul-08																				*Jul-08*
Islamic banks	5,061	483	2,252	1,230	2,325	78,057	3.0	245.5	1.6	4,141	443	1,979	1,200	1,719	78,370	2.2	297.4	1.5	80,792	*Bank-Bank Islam*
IBS of Commercial banks	240	9	75	285	156	18,973	0.8	287.8	1.5	151	7	48	284	96	19,002	0.5	408.8	1.5	19,057	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	21	1	14	0	5	7	70.0	102.1	1.5	21	1	14	0	5	7	70.0	102.1	1.5	23	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,321	494	2,341	1,515	2,486	97,037	2.6	247.9	1.6	4,314	451	2,042	1,485	1,821	97,379	1.9	302.8	1.5	99,872	*Jumlah*
Aug-08																				*Ogos-08*
Islamic banks	5,148	491	2,299	1,305	2,358	83,353	2.8	253.4	1.6	4,144	447	2,002	1,254	1,694	83,693	2.0	308.8	1.5	86,142	*Bank-Bank Islam*
IBS of Commercial banks	215	7	60	236	148	15,746	0.9	262.8	1.5	147	6	49	236	92	15,758	0.6	371.2	1.5	15,813	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	21	2	15	0	5	7	68.6	108.5	1.5	21	1	15	0	5	7	68.8	107.2	1.5	23	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,384	500	2,374	1,540	2,511	99,106	2.5	253.7	1.6	4,311	455	2,065	1,490	1,791	99,458	1.8	311.5	1.5	101,979	*Jumlah*
Sep-08																				*Sep-08*
Islamic banks	5,021	490	2,219	1,350	2,312	84,695	2.7	251.1	1.6	4,104	453	1,972	1,296	1,680	84,979	2.0	306.2	1.5	87,403	*Bank-Bank Islam*
IBS of Commercial banks	199	6	53	240	140	16,000	0.9	272.8	1.5	136	6	41	240	90	16,013	0.6	380.6	1.5	16,059	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	21	2	14	0	5	7	69.8	102.2	1.5	21	2	14	0	5	7	69.8	102.2	1.5	23	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,241	498	2,286	1,590	2,458	100,702	2.4	252.0	1.6	4,261	460	2,027	1,536	1,774	100,999	1.8	309.4	1.5	103,486	*Jumlah*
Oct-08																				*Okt-08*
Islamic banks	5,067	475	2,234	1,420	2,359	86,877	2.7	257.5	1.6	4,198	440	2,007	1,353	1,751	87,138	2.0	306.0	1.6	89,586	*Bank-Bank Islam*
IBS of Commercial banks	219	7	58	225	155	14,961	1.0	247.0	1.5	130	6	43	225	82	14,977	0.5	392.5	1.5	15,025	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	21	2	14	0	5	7	69.7	102.1	1.5	21	2	14	0	5	7	69.7	102.1	1.5	23	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,308	483	2,305	1,645	2,519	101,846	2.5	256.5	1.6	4,350	448	2,064	1,578	1,838	102,122	1.8	309.3	1.5	104,634	*Jumlah*
Nov-08																				*Nov-08*
Islamic banks	5,283	484	2,275	1,617	2,524	100,497	2.5	255.4	1.6	4,382	463	2,118	1,552	1,800	100,675	1.8	311.8	1.5	103,256	*Bank-Bank Islam*
IBS of Commercial banks	60	3	33	39	24	2,690	0.9	287.6	1.5	36	2	21	39	13	2,702	0.5	419.0	1.5	2,725	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	21	2	14	0	5	7	69.5	102.2	1.5	21	2	14	0	5	7	69.5	102.2	1.5	24	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,364	488	2,322	1,656	2,553	103,194	2.5	255.4	1.6	4,439	467	2,154	1,591	1,818	103,384	1.8	312.0	1.5	106,005	*Jumlah*
Dec-08																				*Dis-08*
Islamic banks	5,301	490	2,321	1,685	2,489	104,324	2.4	254.7	1.6	4,417	469	2,152	1,614	1,796	104,515	1.7	312.5	1.5	107,136	*Bank-Bank Islam*
Islamic banking scheme (IBS)[5]	36	2	20	9	14	581	2.5	165.8	1.5	35	2	20	9	13	581	2.3	168.6	1.5	603	*Skim Perbankan Islam (SPI)* [5]
Total	5,337	492	2,341	1,694	2,503	104,906	2.4	254.2	1.6	4,452	471	2,172	1,623	1,809	105,096	1.7	311.5	1.5	107,739	*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.

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 mewakilli SPI untuk bank-bank perdagangan dan pelaburan/saudagar