

1.21

Islamic Banking System: Financing by Type¹
Sistem Perbankan Islam: Pembiayaan Mengikut Jeni.¹

RM million

RM juta

| As at end of | Overdraft | Term financing Pembiayaan berjangka | | | | | | | | | | | | | Bill Financing | Trust receipts | Revolving credit | Foreign currency financing | Others ² | Total financing | Akhir tempoh |
|-----------------------------------|-----------|--|--------------------------|---------|------------------------|-----------------------|------------------------|-------------|---------------------|----------------------|-----------|----------------------------|--------------------|---------------------|----------------|----------------|------------------|----------------------------|---------------------|-------------------------------------|--------------|
| | | Hire purchase | | Leasing | Block discounting | Bridging financing | Syndicated financing | Factoring | Personal financing | Housing financing | Others | of which the maturity was: | | | | | | | | | |
| | | Sewa beli | | | | | | | | | | Up to one year | More than one year | | | | | | | | |
| | | Total | of which: Passenger cars | Pajak | Pendiskaan secara blok | Pembiayaan penyambung | Pembiayaan bersindiket | Pemfaktoran | Pembiayaan peribadi | Pembiayaan perumahan | Lain-lain | | | Sehingga satu tahun | | | | | | | |
| Nov-07 | 1,345.4 | 14,353.2 | 11,601.9 | 416.2 | 0.0 | 523.9 | 537.4 | 0.0 | 3,210.4 | 9,524.0 | 9,888.4 | 1,839.6 | 30,526.8 | 3,799.9 | 389.8 | 1,327.0 | 673.1 | 881.6 | 46,870.2 | Nov-07 | |
| Islamic banks | 1,345.4 | 14,353.2 | 11,601.9 | 416.2 | 0.0 | 523.9 | 537.4 | 0.0 | 3,210.4 | 9,524.0 | 9,888.4 | 1,839.6 | 30,526.8 | 3,799.9 | 389.8 | 1,327.0 | 673.1 | 881.6 | 46,870.2 | Bank-Bank Islam | |
| IBS of Commercial banks | 1,877.4 | 14,702.8 | 13,612.5 | 91.9 | 0.0 | 0.0 | 273.9 | 0.0 | 2,619.4 | 7,435.3 | 6,168.6 | 172.0 | 28,100.8 | 6,226.2 | 179.0 | 853.8 | 13.8 | 104.3 | 40,546.3 | Bank-Bank Perdagangan (SPI) | |
| IBS of Investment/ Merchant banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 24.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 39.0 | 4.4 | 0.0 | 24.3 | 0.0 | 26.7 | 94.3 | Bank-Bank Pelaburan/ Saudagar (SPI) | |
| Total | 3,222.9 | 29,056.0 | 25,214.4 | 508.1 | 0.0 | 523.9 | 835.2 | 0.0 | 5,829.8 | 16,959.4 | 16,072.0 | 2,011.6 | 58,666.6 | 10,030.4 | 568.8 | 2,205.0 | 686.9 | 1,012.5 | 87,510.8 | Total | |
| Dec-07 | 1,438.7 | 14,257.5 | 11,604.2 | 414.9 | 0.0 | 465.9 | 478.0 | 0.0 | 3,300.0 | 9,613.8 | 11,549.2 | 1,925.1 | 32,191.5 | 4,090.3 | 394.1 | 1,369.5 | 822.7 | 921.2 | 49,115.8 | Dis-07 | |
| Islamic banks | 1,438.7 | 14,257.5 | 11,604.2 | 414.9 | 0.0 | 465.9 | 478.0 | 0.0 | 3,300.0 | 9,613.8 | 11,549.2 | 1,925.1 | 32,191.5 | 4,090.3 | 394.1 | 1,369.5 | 822.7 | 921.2 | 49,115.8 | Bank-Bank Islam | |
| IBS of Commercial banks | 1,839.4 | 14,951.3 | 13,818.8 | 90.3 | 0.0 | 0.0 | 270.2 | 0.0 | 2,701.0 | 7,422.8 | 6,195.9 | 171.9 | 28,485.0 | 6,197.1 | 177.3 | 685.8 | 18.9 | 105.1 | 40,654.9 | Bank-Bank Perdagangan (SPI) | |
| IBS of Investment/ Merchant banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 24.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 39.0 | 4.4 | 0.0 | 24.4 | 0.0 | 26.7 | 94.4 | Bank-Bank Pelaburan/ Saudagar (SPI) | |
| Total | 3,278.0 | 29,208.8 | 25,422.9 | 505.2 | 0.0 | 465.9 | 772.2 | 0.0 | 6,001.0 | 17,036.6 | 17,760.1 | 2,097.0 | 60,715.4 | 10,291.8 | 571.3 | 2,079.6 | 841.6 | 1,053.0 | 89,865.1 | Total | |
| Jan-08 | 3,168.3 | 21,024.8 | 18,062.3 | 417.0 | 0.0 | 528.4 | 352.9 | 0.0 | 3,399.7 | 15,005.6 | 15,053.7 | 2,258.8 | 45,566.8 | 8,583.9 | 574.3 | 1,339.2 | 950.6 | 1,015.6 | 71,413.9 | Jan-08 | |
| Islamic banks | 3,168.3 | 21,024.8 | 18,062.3 | 417.0 | 0.0 | 528.4 | 352.9 | 0.0 | 3,399.7 | 15,005.6 | 15,053.7 | 2,258.8 | 45,566.8 | 8,583.9 | 574.3 | 1,339.2 | 950.6 | 1,015.6 | 71,413.9 | Bank-Bank Islam | |
| IBS of Commercial banks | 131.7 | 8,542.7 | 7,645.9 | 87.0 | 0.0 | 0.0 | 236.6 | 0.0 | 2,769.4 | 2,125.6 | 2,759.9 | 46.4 | 15,686.5 | 1,870.4 | 11.1 | 715.0 | 0.0 | 24.8 | 19,274.1 | Bank-Bank Perdagangan (SPI) | |
| IBS of Investment/ Merchant banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 24.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 39.0 | 4.4 | 0.0 | 24.0 | 0.0 | 22.0 | 89.3 | Bank-Bank Pelaburan/ Saudagar (SPI) | |
| Total | 3,300.0 | 29,567.5 | 25,708.2 | 504.0 | 0.0 | 528.4 | 613.5 | 0.0 | 6,169.0 | 17,131.2 | 17,828.6 | 2,305.3 | 61,292.3 | 10,458.7 | 585.4 | 2,078.2 | 950.6 | 1,062.4 | 90,777.3 | Total | |
| Feb-08 | 3,129.2 | 21,312.4 | 18,317.8 | 410.6 | 0.0 | 515.5 | 307.9 | 0.0 | 3,467.1 | 15,063.2 | 15,371.2 | 2,319.1 | 46,520.6 | 8,724.1 | 591.1 | 1,491.2 | 1,040.7 | 1,049.5 | 72,473.7 | Feb-08 | |
| Islamic banks | 3,129.2 | 21,312.4 | 18,317.8 | 410.6 | 0.0 | 515.5 | 307.9 | 0.0 | 3,467.1 | 15,063.2 | 15,371.2 | 2,319.1 | 46,520.6 | 8,724.1 | 591.1 | 1,491.2 | 1,040.7 | 1,049.5 | 72,473.7 | Bank-Bank Islam | |
| IBS of Commercial banks | 133.6 | 8,601.6 | 7,690.8 | 85.9 | 0.0 | 0.0 | 237.5 | 0.0 | 2,831.4 | 2,150.9 | 2,648.1 | 45.7 | 15,730.3 | 1,989.0 | 10.6 | 654.5 | 0.0 | 25.2 | 19,368.3 | Bank-Bank Perdagangan (SPI) | |
| IBS of Investment/ Merchant banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 24.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 39.0 | 4.4 | 0.0 | 24.0 | 0.0 | 18.8 | 71.2 | Bank-Bank Pelaburan/ Saudagar (SPI) | |
| Total | 3,262.8 | 29,913.9 | 26,008.7 | 496.5 | 0.0 | 515.5 | 569.3 | 0.0 | 6,298.5 | 17,214.2 | 18,019.3 | 2,364.8 | 62,274.9 | 10,717.6 | 601.7 | 2,169.8 | 1,040.7 | 1,093.4 | 91,913.2 | Total | |
| Mar-08 | 3,257.6 | 21,554.7 | 18,499.4 | 428.2 | 0.0 | 509.3 | 316.6 | 0.0 | 3,562.6 | 15,160.3 | 15,794.8 | 2,549.8 | 47,330.2 | 8,697.4 | 561.9 | 1,538.5 | 1,314.5 | 1,011.1 | 73,707.4 | Mar-08 | |
| Islamic banks | 3,257.6 | 21,554.7 | 18,499.4 | 428.2 | 0.0 | 509.3 | 316.6 | 0.0 | 3,562.6 | 15,160.3 | 15,794.8 | 2,549.8 | 47,330.2 | 8,697.4 | 561.9 | 1,538.5 | 1,314.5 | 1,011.1 | 73,707.4 | Bank-Bank Islam | |
| IBS of Commercial banks | 136.5 | 8,621.0 | 7,685.4 | 83.4 | 0.0 | 0.0 | 227.7 | 0.0 | 2,908.6 | 2,177.6 | 2,652.0 | 48.3 | 15,851.3 | 1,916.7 | 10.1 | 648.1 | 0.0 | 24.9 | 19,406.6 | Bank-Bank Perdagangan (SPI) | |
| IBS of Investment/ Merchant banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 24.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 39.0 | 4.4 | 0.0 | 24.1 | 0.0 | 18.8 | 71.3 | Bank-Bank Pelaburan/ Saudagar (SPI) | |
| Total | 3,394.1 | 30,175.8 | 26,184.8 | 511.6 | 0.0 | 509.3 | 568.3 | 0.0 | 6,471.2 | 17,337.8 | 18,446.8 | 2,598.1 | 63,205.6 | 10,618.5 | 572.1 | 2,210.6 | 1,314.5 | 1,054.7 | 93,185.3 | Total | |
| Apr-08 | 3,518.7 | 22,323.1 | 19,110.8 | 432.9 | 0.0 | 524.1 | 396.2 | 0.0 | 4,027.5 | 15,326.8 | 16,731.7 | 2,590.5 | 49,905.3 | 8,986.0 | 585.3 | 1,746.7 | 1,447.3 | 1,115.8 | 77,162.0 | Apr-08 | |
| Islamic banks | 3,518.7 | 22,323.1 | 19,110.8 | 432.9 | 0.0 | 524.1 | 396.2 | 0.0 | 4,027.5 | 15,326.8 | 16,731.7 | 2,590.5 | 49,905.3 | 8,986.0 | 585.3 | 1,746.7 | 1,447.3 | 1,115.8 | 77,162.0 | Bank-Bank Islam | |
| IBS of Commercial banks | 94.3 | 8,152.7 | 7,286.6 | 78.0 | 0.0 | 0.0 | 228.7 | 0.0 | 2,647.8 | 2,046.8 | 1,994.4 | 46.6 | 14,322.7 | 1,669.9 | 0.0 | 584.4 | 0.0 | 3.7 | 17,500.8 | Bank-Bank Perdagangan (SPI) | |
| IBS of Investment/ Merchant banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 39.0 | 4.4 | 0.0 | 24.0 | 0.0 | 18.8 | 23.2 | Bank-Bank Pelaburan/ Saudagar (SPI) | |
| Total | 3,613.0 | 30,475.9 | 26,397.5 | 510.9 | 0.0 | 524.1 | 624.8 | 0.0 | 6,675.3 | 17,373.5 | 18,726.1 | 2,637.0 | 64,228.0 | 10,660.3 | 585.3 | 2,331.1 | 1,447.3 | 1,138.3 | 94,686.1 | Total | |
| May-08 | 3,783.8 | 22,555.7 | 19,526.4 | 429.2 | 0.0 | 548.9 | 388.9 | 0.0 | 4,148.5 | 15,506.5 | 16,853.6 | 2,306.6 | 51,197.6 | 8,816.5 | 614.2 | 1,748.2 | 1,727.4 | 1,122.7 | 78,244.1 | May-08 | |
| Islamic banks | 3,783.8 | 22,555.7 | 19,526.4 | 429.2 | 0.0 | 548.9 | 388.9 | 0.0 | 4,148.5 | 15,506.5 | 16,853.6 | 2,306.6 | 51,197.6 | 8,816.5 | 614.2 | 1,748.2 | 1,727.4 | 1,122.7 | 78,244.1 | Bank-Bank Islam | |
| IBS of Commercial banks | 93.1 | 8,302.9 | 7,429.9 | 77.9 | 0.0 | 0.0 | 229.6 | 0.0 | 2,729.6 | 2,087.1 | 2,003.2 | 47.9 | 14,588.7 | 1,897.6 | 0.0 | 574.4 | 0.0 | 5.7 | 18,001.2 | Bank-Bank Perdagangan (SPI) | |
| IBS of Investment/ Merchant banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 39.0 | 4.4 | 0.0 | 24.0 | 0.0 | 18.8 | 23.3 | Bank-Bank Pelaburan/ Saudagar (SPI) | |
| Total | 3,876.9 | 30,858.7 | 26,956.3 | 507.2 | 0.0 | 548.9 | 618.6 | 0.0 | 6,878.2 | 17,593.5 | 18,856.8 | 2,354.6 | 65,786.3 | 10,718.5 | 614.2 | 2,322.6 | 1,727.4 | 1,147.3 | 96,268.6 | Total | |
| Jun-08 | 3,644.8 | 22,826.6 | 19,754.7 | 461.9 | 0.0 | 431.4 | 354.0 | 0.0 | 4,298.6 | 15,710.3 | 16,428.7 | 2,031.2 | 51,712.0 | 9,168.9 | 626.4 | 1,762.9 | 1,884.9 | 1,179.2 | 78,778.5 | Jun-08 | |
| Islamic banks | 3,644.8 | 22,826.6 | 19,754.7 | 461.9 | 0.0 | 431.4 | 354.0 | 0.0 | 4,298.6 | 15,710.3 | 16,428.7 | 2,031.2 | 51,712.0 | 9,168.9 | 626.4 | 1,762.9 | 1,884.9 | 1,179.2 | 78,778.5 | Bank-Bank Islam | |
| IBS of Commercial banks | 98.3 | 8,501.8 | 7,590.9 | 75.1 | 0.0 | 0.0 | 219.8 | 0.0 | 2,800.8 | 2,115.5 | 2,146.5 | 157.9 | 14,914.6 | 2,158.1 | 0.0 | 579.2 | 0.0 | 6.6 | 18,722.9 | Bank-Bank Perdagangan (SPI) | |
| IBS of Investment/ Merchant banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 39.0 | 4.5 | 0.0 | 24.0 | 0.0 | 18.9 | 23.3 | Bank-Bank Pelaburan/ Saudagar (SPI) | |
| Total | 3,743.1 | 31,328.3 | 27,345.6 | 536.9 | 0.0 | 431.4 | 573.8 | 0.0 | 7,099.3 | 17,825.8 | 18,575.2 | 2,189.1 | 66,626.6 | 11,331.5 | 626.4 | 2,342.1 | 1,906.1 | 1,204.7 | 97,524.7 | Total | |
| Jul-08 | 3,617.6 | 23,169.9 | 20,028.6 | 460.8 | 0.0 | 439.5 | 350.5 | 0.0 | 4,418.6 | 16,175.4 | 16,786.7 | 2,865.5 | 52,333.7 | 9,362.7 | 627.2 | 2,017.2 | 2,277.6 | 1,088.2 | 80,791.9 | Jul-08 | |
| Islamic banks | 3,617.6 | 23,169.9 | 20,028.6 | 460.8 | 0.0 | 439.5 | 350.5 | 0.0 | 4,418.6 | 16,175.4 | 16,786.7 | 2,865.5 | 52,333.7 | 9,362.7 | 627.2 | 2,017.2 | 2,277.6 | 1,088.2 | 80,791.9 | Bank-Bank Islam | |
| IBS of Commercial banks | 92.5 | 8,675.3 | 7,766.9 | 74.1 | 0.0 | 0.0 | 220.8 | 0.0 | 2,894.1 | 2,149.2 | 2,278.0 | 182.7 | 15,330.3 | 1,985.6 | 0.0 | 657.3 | 0.0 | 8.3 | 19,056.6 | Bank-Bank Perdagangan (SPI) | |
| IBS of Investment/ Merchant banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 39.0 | 4.5 | 0.0 | 24.0 | 0.0 | 18.8 | 23.3 | Bank-Bank Pelaburan/ Saudagar (SPI) | |
| Total | 3,710.1 | 31,845.2 | 27,795.6 | 534.8 | 0.0 | 439.5 | 571.3 | 0.0 | 7,312.7 | 18,324.6 | 19,064.8 | 3,048.2 | 67,664.0 | 11,352.8 | 627.2 | 2,674.6 | 2,298.9 | 1,115.4 | 99,871.8 | Total | |
| Aug-08 | 3,691.7 | 23,711.6 | 20,163.9 | 483.7 | 0.0 | 438.0 | 336.6 | 0.0 | 5,388.3 | 16,313.3 | 18,718.2 | 2,996.0 | 55,794.1 | 10,824.4 | 631.8 | 1,880.7 | 2,566.2 | 1,157.9 | 86,142.5 | Aug-08 | |
| Islamic banks | 3,691.7 | 23,711.6 | 20,163.9 | 483.7 | 0.0 | 438.0 | 336.6 | 0.0 | 5,388.3 | 16,313.3 | 18,718.2 | 2,996.0 | 55,794.1 | 10,824.4 | 631.8 | 1,880.7 | 2,566.2 | 1,157.9 | 86,142.5 | Bank-Bank Islam | |
| IBS of Commercial banks | 96.9 | 8,55 | | | | | | | | | | | | | | | | | | | |