

1.23 Islamic Banking System: Financing by Concept¹
Sistem Perbankan Islam: Pembiayaan Mengikut Konsep¹

RM million

RM juta

As at end of	Bai Bithaman Aji	Ijarah	Ijarah Thumma Al-Bai	Murabahah	Musyarakah	Mudharabah	Istisna'	Others Lain-lain	Total Financing Jumlah Pembiayaan	Akhir tempoh
Nov-07										Nov-07
Islamic banks	18,424.2	968.3	11,577.1	5,904.3	225.5	335.2	769.3	5,622.9	43,826.8	Bank-Bank Islam
IBS of Commercial banks	13,173.3	104.9	13,989.7	1,699.5	44.5	0.0	0.0	10,024.8	39,036.7	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	58.8	0.0	0.0	26.1	0.0	0.0	0.0	9.3	94.3	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	31,656.2	1,073.2	25,566.7	7,629.9	270.1	335.2	769.3	15,657.1	82,957.8	Jumlah
Dec-07										Dis-07
Islamic banks	18,478.3	1,059.3	11,553.1	8,060.1	314.6	109.8	804.1	5,747.3	46,126.6	Bank-Bank Islam
IBS of Commercial banks	13,093.2	94.3	14,253.0	1,605.3	59.8	0.0	0.0	10,062.1	39,167.6	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	58.8	0.0	0.0	26.3	0.0	0.0	0.0	9.4	94.4	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	31,630.3	1,153.5	25,806.1	9,691.7	374.4	109.8	804.1	15,818.8	85,388.6	Jumlah
Jan-08										Jan-08
Islamic banks	28,387.6	1,292.9	17,710.1	6,789.8	329.0	108.6	769.2	12,048.4	67,435.7	Bank-Bank Islam
IBS of Commercial banks	4,697.2	126.8	8,540.4	1,515.4	74.0	0.0	0.0	3,926.2	18,880.0	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	54.1	0.0	0.0	25.8	0.0	0.0	0.0	9.4	89.3	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	33,138.9	1,419.7	26,250.5	8,331.0	403.1	108.6	769.2	15,984.0	86,405.0	Jumlah
Feb-08										Feb-08
Islamic banks	27,574.2	1,362.4	18,161.8	7,419.1	331.0	108.1	1,299.7	12,413.3	68,669.6	Bank-Bank Islam
IBS of Commercial banks	4,730.8	97.9	8,601.7	1,645.9	89.0	0.0	0.0	3,813.3	18,978.6	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	35.8	0.0	0.0	26.0	0.0	0.0	0.0	9.4	71.2	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	32,340.8	1,460.3	26,763.4	9,091.0	420.0	108.1	1,299.7	16,236.0	87,719.4	Jumlah
Mar-08										Mac-08
Islamic banks	27,992.3	1,440.6	18,604.2	7,600.8	450.6	133.4	1,348.0	12,414.4	69,984.2	Bank-Bank Islam
IBS of Commercial banks	4,746.4	92.0	8,621.5	1,563.6	103.0	0.0	0.0	3,894.8	19,021.2	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	35.8	0.0	0.0	26.1	0.0	0.0	0.0	9.4	71.3	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	32,774.4	1,532.6	27,225.6	9,190.5	553.6	133.4	1,348.0	16,318.5	89,076.8	Jumlah
Apr-08										Apr-08
Islamic banks	27,258.7	1,459.9	19,467.8	12,229.8	479.6	168.2	1,374.4	11,090.4	73,528.8	Bank-Bank Islam
IBS of Commercial banks	3,787.0	88.9	8,145.7	1,300.6	125.0	0.0	0.0	3,664.0	17,111.2	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.4	23.2	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	31,057.6	1,548.8	27,613.5	13,537.4	604.6	168.2	1,374.4	14,758.8	90,663.3	Jumlah
May-08										Mei-08
Islamic banks	27,446.2	1,521.1	19,868.9	12,714.7	510.2	145.7	1,426.4	11,147.5	74,780.6	Bank-Bank Islam
IBS of Commercial banks	3,808.5	82.2	8,299.7	1,535.5	147.6	0.0	0.0	3,730.7	17,604.3	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.4	23.3	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	31,266.5	1,603.3	28,168.6	14,257.3	657.8	145.7	1,426.4	14,882.6	92,408.1	Jumlah
Jun-08										Jun-08
Islamic banks	27,513.3	1,571.0	20,196.5	12,881.2	544.1	161.1	1,397.8	11,129.5	75,394.4	Bank-Bank Islam
IBS of Commercial banks	3,953.3	77.7	8,499.1	1,822.3	167.5	0.0	0.0	3,809.5	18,329.4	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.5	23.3	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	31,478.4	1,648.7	28,695.6	14,710.5	711.6	161.1	1,397.8	14,943.5	93,747.2	Jumlah
Jul-08										Jul-08
Islamic banks	27,614.2	2,008.5	20,614.7	13,751.2	568.2	134.1	1,492.7	11,307.4	77,490.8	Bank-Bank Islam
IBS of Commercial banks	4,114.8	76.3	8,674.2	1,686.5	191.2	0.0	0.0	3,924.4	18,667.4	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.5	23.3	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	31,740.8	2,084.8	29,288.9	15,444.6	759.4	134.1	1,492.7	15,236.3	96,181.5	Jumlah
Aug-08										Ogos-08
Islamic banks	29,082.0	2,260.3	21,142.1	15,390.5	631.0	310.2	1,539.6	12,486.9	82,842.6	Bank-Bank Islam
IBS of Commercial banks	3,486.7	62.0	8,552.9	422.3	218.3	0.0	0.0	2,685.1	15,427.3	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.0	0.0	0.0	0.0	4.5	23.4	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	32,580.6	2,322.3	29,695.1	15,819.8	849.2	310.2	1,539.6	15,176.5	98,293.3	Jumlah
Sep-08										Sep-08
Islamic banks	29,687.2	2,410.0	21,678.5	15,127.1	695.0	315.1	1,531.9	12,876.5	84,321.2	Bank-Bank Islam
IBS of Commercial banks	3,496.6	64.2	8,661.7	418.0	247.4	0.0	0.0	2,789.5	15,677.4	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.1	0.0	0.0	0.0	4.5	23.4	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	33,195.6	2,474.2	30,340.1	15,552.2	942.4	315.1	1,531.9	15,670.5	100,022.0	Jumlah
Oct-08										Okt-08
Islamic banks	30,849.9	2,455.3	22,171.4	15,267.2	739.0	329.3	1,378.5	13,536.6	86,727.2	Bank-Bank Islam
IBS of Commercial banks	3,295.9	54.7	8,702.6	269.5	277.4	0.0	0.0	2,037.7	14,637.9	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.1	0.0	0.0	0.0	4.6	23.5	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	34,157.6	2,510.0	30,874.0	15,543.8	1,016.5	329.3	1,378.5	15,578.9	101,388.5	Jumlah
Nov-08										Nov-08
Islamic banks	33,471.9	2,672.6	30,558.0	15,603.8	773.2	336.4	1,397.4	15,449.3	100,262.6	Bank-Bank Islam
IBS of Commercial banks	1,017.8	52.6	577.6	267.6	305.6	0.0	0.0	504.1	2,725.5	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	11.8	0.0	0.0	7.1	0.0	0.0	0.0	4.6	23.5	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	34,501.6	2,725.2	31,135.5	15,878.5	1,078.8	336.4	1,397.4	15,958.1	103,011.6	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

Note: SPI - Skim Perbankan Islam
 Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
 1 Tidak termasuk pembiayaan yang dijual kepada Cagamas