

RM million

RM juta

As at end of	3 months/ 3 bulan									6 months/ 6 bulan									Total Financing Jumlah Pembiayaan	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 <sup>3,2</sup> (%)	Total provisions/Net non-performing financing <sup>4,3</sup> (%)	General provisions/ Net total financing <sup>2</sup> (%)	Non-performing financing	Income-in-suspense	Specific provisions	General provisions	Net non-performing financing	Net total financing	Net non-performing financing/ net total financing <sup>3,2</sup> (%)	Total provisions/Net non-performing financing <sup>4,3</sup> (%)	General provisions/ Net total financing <sup>2</sup> (%)		
	Pembiayaan tak berbayar	Pendapatan tergantung	Peruntukan khas	Peruntukan am	Pembiayaan tak berbayar bersih	Pembiayaan bersih	Pembiayaan tak berbayar bersih/Jumlah pembiayaan bersih <sup>3,2</sup> (%)	Jumlah peruntukan/ Pembiayaan tak berbayar bersih <sup>4,3</sup> (%)	Peruntukan am/Jumlah pembiayaan bersih <sup>2</sup> (%)	Pembiayaan tak berbayar	Pendapatan tergantung	Peruntukan khas	Peruntukan am	Pembiayaan tak berbayar bersih	Pembiayaan bersih	Pembiayaan tak berbayar bersih/Jumlah pembiayaan bersih <sup>3,2</sup> (%)	Jumlah peruntukan/ Pembiayaan tak berbayar bersih <sup>4,3</sup> (%)	Peruntukan am/Jumlah pembiayaan bersih <sup>2</sup> (%)		
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	

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.

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 caagaran