1.21 Islamic Banking System: Financing by Type[1]

Sistem Perbankan Islam: Pembiayaan Mengikut Jenis[1]

RM million — *RM juta*

As at end of / *Akhir tempoh*	Overdraft *Overdraf*	Term financing *Pembiayaan berjangka*: Hire purchase *Sewa beli* — Total *Jumlah*	Hire purchase *Sewa beli* — of which: Passenger cars *yang mana: Kereta penumpang*	Leasing *Pajakan*	Block discounting *Pendiskaunan secara blok*	Bridging financing *Pembiayaan penyambung*	Syndicated financing *Pembiayaan bersindiket*	Factoring *Pemfaktoran*	Personal financing *Pembiayaan peribadi*	Housing financing *Pembiayaan perumahan*	Others *Lain-lain*	of which the maturity was: *yang mana tempoh matangnya:* Up to one year *Sehingga satu tahun*	of which the maturity was: *yang mana tempoh matangnya:* More than one year *Melebihi satu tahun*	Bill Financing *Bil pembiayaan*	Trust receipts *Resit amanah*	Revolving credit *Kredit pusingan*	Foreign currency financing *Pembiayaan dalam mata wang asing*	Others[2] *Lain-lain*[2]	Total financing *Jumlah pembiayaan*	
Jul-07																				*Jul-07*
Islamic banks	1,120.5	13,984.2	11,452.3	430.1	0.0	472.2	722.8	0.0	3,016.8	9,245.9	8,530.1	1,301.8	27,968.9	3,419.9	360.1	1,278.4	335.2	897.5	43,813.4	*Bank-Bank Islam*
IBS of Commercial banks	1,790.1	13,506.5	12,477.5	83.9	0.0	0.0	262.6	0.0	2,182.8	7,462.0	5,681.2	15.6	26,415.1	6,254.7	166.5	842.3	19.2	98.8	38,350.7	*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	4.8	0.0	24.0	0.0	37.9	105.6	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	2,910.6	27,490.7	23,929.8	514.0	0.0	472.2	1,009.4	0.0	5,199.5	16,707.9	14,226.3	1,317.4	54,423.0	9,679.3	526.5	2,144.7	354.4	1,034.2	82,269.8	*Total*
Aug-07																				*Ogos-07*
Islamic banks	1,159.6	14,107.7	11,483.9	464.0	0.0	465.3	553.1	0.0	2,921.6	9,295.6	8,845.7	1,405.1	28,737.9	3,685.6	391.1	1,282.2	341.4	908.2	44,421.2	*Bank-Bank Islam*
IBS of Commercial banks	1,888.6	13,848.9	12,801.5	79.5	0.0	0.0	263.3	0.0	2,310.1	7,450.1	5,851.2	26.2	27,069.9	6,171.8	173.4	835.4	14.0	99.1	38,985.4	*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	4.8	0.0	24.0	0.0	37.8	105.7	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,048.2	27,956.6	24,285.4	543.4	0.0	465.3	840.4	0.0	5,231.8	16,745.7	14,712.0	1,431.3	55,846.8	9,862.2	564.5	2,141.6	355.4	1,045.1	83,512.3	*Total*
Sep-07																				*Sep-07*
Islamic banks	1,296.0	14,202.3	11,544.4	407.2	0.0	457.1	532.7	0.0	3,028.6	9,347.7	9,317.2	1,555.4	29,355.3	3,151.5	980.7	1,324.3	392.4	850.9	45,288.5	*Bank-Bank Islam*
IBS of Commercial banks	1,788.0	14,131.0	13,075.5	98.9	0.0	0.0	263.3	0.0	2,409.7	7,435.1	5,990.3	125.8	27,535.6	6,113.8	184.6	847.6	12.9	99.7	39,375.0	*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	4.3	0.0	24.1	0.0	37.8	105.2	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,084.0	28,333.3	24,619.9	506.2	0.0	457.1	820.0	0.0	5,438.2	16,782.8	15,322.5	1,681.1	56,929.9	9,269.7	1,165.3	2,196.1	405.3	988.4	84,768.8	*Total*
Oct-07																				*Okt-07*
Islamic banks	1,290.1	14,292.6	11,597.1	413.9	0.0	477.1	535.2	0.0	3,114.2	9,422.8	9,606.3	1,677.3	29,996.9	3,750.5	398.8	1,303.5	532.3	861.4	45,998.6	*Bank-Bank Islam*
IBS of Commercial banks	1,802.8	14,431.2	13,360.4	95.5	0.0	0.0	264.2	0.0	2,512.6	7,445.4	6,138.4	171.8	28,050.1	6,239.9	166.8	849.8	12.9	102.4	40,061.7	*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	4.3	0.0	24.2	0.0	37.7	105.2	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,092.9	28,723.8	24,957.5	509.3	0.0	477.1	823.3	0.0	5,626.8	16,868.2	15,759.6	1,849.2	58,085.9	9,994.7	565.6	2,177.4	545.3	1,001.6	86,165.6	*Total*
Nov-07																				*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																				*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																				*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																				*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	0.0	0.0	24.0	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																				*Mac-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	0.0	0.0	24.0	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																				*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	0.0	0.0	0.0	4.4	0.0	0.0	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																				*Mei-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	0.0	0.0	0.0	4.4	0.0	0.0	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																				*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	21.3	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	0.0	0.0	0.0	4.5	0.0	0.0	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																				*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	21.3	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	0.0	0.0	0.0	4.5	0.0	0.0	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*

Note: IBS-Islamic Banking Scheme
Sub-total may not necessarily add-up to grand total due to rounding
1 Include financing sold to Cagamas
2 Comprises credit cards, staff financing, share margin financing and other financing

Nota: SPI - Skim Perbankan Islam
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
1 Termasuk pembiayaan yang dijual kepada Cagamas.
2 Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.