

## 1.23

**Islamic Banking System: Financing by Concept<sup>1</sup>**  
*Sistem Perbankan Islam: Pembiayaan Mengikut Konsep<sup>1</sup>*

RM million

RM juta

As at end of	Bai Bithaman Ajil	Ijarah	Ijarah Thumma Al-Bai	Murabahah	Musarakah	Mudharabah	Istisna'	Others Lain-lain	Total Financing Jumlah Pembiayaan	Akhir tempoh
Apr-07										Apr-07
Islamic banks	16,419.5	600.5	10,109.4	3,895.4	202.1	172.2	464.1	6,952.3	38,815.6	Bank-Bank Islam
IBS of Commercial banks	13,283.6	170.5	11,838.1	1,780.7	0.0	0.0	14.6	8,894.3	35,981.7	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	97.7	0.0	0.0	66.8	0.0	0.0	0.0	28.6	193.1	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	29,800.9	771.0	21,947.5	5,742.9	202.1	172.2	478.7	15,875.2	74,990.5	Jumlah
May-07										Mei-07
Islamic banks	16,300.0	616.6	10,453.6	4,139.2	202.9	116.9	464.4	6,850.3	39,143.9	Bank-Bank Islam
IBS of Commercial banks	13,129.5	161.8	12,101.6	1,854.3	0.0	0.0	0.0	9,048.3	36,295.6	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	74.8	0.0	0.0	6.8	0.0	0.0	0.0	28.7	110.2	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	29,504.2	778.5	22,555.2	6,000.3	202.9	116.9	464.4	15,927.2	75,549.7	Jumlah
Jun-07										Jun-07
Islamic banks	17,682.0	769.2	10,595.1	4,747.1	225.0	117.4	704.3	4,864.5	39,704.6	Bank-Bank Islam
IBS of Commercial banks	13,086.2	223.3	12,418.3	1,928.7	0.0	0.0	0.0	9,225.4	36,882.0	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	74.0	0.0	0.0	0.0	0.0	6.8	0.0	29.1	109.9	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	30,842.3	992.5	23,013.4	6,675.8	225.0	124.2	704.3	14,119.0	76,696.5	Jumlah
Jul-07										Jul-07
Islamic banks	17,813.1	800.8	10,725.4	4,971.7	178.2	104.2	714.3	4,940.0	40,247.9	Bank-Bank Islam
IBS of Commercial banks	12,845.2	154.2	12,737.6	1,965.5	0.0	0.0	0.0	9,274.0	36,976.6	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	70.0	0.0	0.0	25.8	0.0	0.0	0.0	9.7	105.6	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	30,728.3	955.1	23,463.0	6,963.0	178.2	104.2	714.3	14,223.8	77,330.0	Jumlah
Aug-07										Ogos-07
Islamic banks	17,699.6	810.9	11,119.2	5,439.3	182.8	106.1	717.1	5,091.2	41,166.2	Bank-Bank Islam
IBS of Commercial banks	13,028.1	178.9	13,094.2	1,785.0	0.0	0.0	0.0	9,545.7	37,631.9	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	70.0	0.0	0.0	25.9	0.0	0.0	0.0	9.8	105.7	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	30,797.7	989.7	24,213.4	7,250.2	182.8	106.1	717.1	14,646.7	78,903.7	Jumlah
Sep-07										Sep-07
Islamic banks	17,914.2	901.5	11,277.7	5,661.0	184.2	103.2	711.7	5,344.0	42,097.5	Bank-Bank Islam
IBS of Commercial banks	13,272.2	103.3	13,388.7	1,775.1	0.0	0.0	0.0	9,502.2	38,041.6	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	70.0	0.0	0.0	25.9	0.0	0.0	0.0	9.3	105.2	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	31,256.4	1,004.8	24,666.4	7,462.1	184.2	103.2	711.7	14,855.5	80,244.3	Jumlah
Oct-07										Okt-07
Islamic banks	18,175.9	853.4	11,459.9	5,683.1	189.3	289.5	720.6	5,533.1	42,904.7	Bank-Bank Islam
IBS of Commercial banks	13,342.8	98.9	13,704.1	1,777.6	33.7	0.0	0.0	9,771.9	38,729.1	Bank-Bank Perdagangan (SPI)
IBS of Investment / Merchant banks	69.9	0.0	0.0	26.0	0.0	0.0	0.0	9.3	105.2	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	31,588.6	952.3	25,164.1	7,486.8	223.0	289.5	720.6	15,314.3	81,739.0	Jumlah
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

Note: IBS-Islamic Banking Scheme  
 Sub-total may not necessarily add-up to grand total due to rounding.  
 1 Exclude financing sold to Cagamas

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