

## 2.32

Islamic Banking System: Statement of Capital & Liabilities  
Sistem Perbankan Islam: Penyata Modal & Liabiliti

RM million

RM juta

| As at end of                       | Capital and reserves <sup>1</sup><br>Modal dan rizab <sup>1</sup> | Deposits<br>Deposit              |  |  | Amounts due to<br>Jumlah yang akan dibayar kepada |                                      |                             |  |  |                                      | Miscellaneous Borrowings<br>Pelbagai Pinjaman | Miscellaneous Debt Securities Issued<br>Pelbagai Terbitan Hutang Sekuriti | Miscellaneous Liabilities<br>Pelbagai Tanggungan              |  |                                 |                                      |           | Total Capital and Liabilities<br>Jumlah modal dan liabiliti | Akhir tempoh |
|------------------------------------|---|----------------------------------|--|--|---|--------------------------------------|-----------------------------|--|--|--------------------------------------|---|---|---|--|---------------------------------|--------------------------------------|-----------|---|--------------|
|                                    |   | Total deposits<br>Jumlah deposit | of which:<br>yang mana:  |  | In Malaysia<br>Di Malaysia                        |                                      |                             |  |  | Outside Malaysia<br>Di luar Malaysia |   |   | Total Miscellaneous Liabilities<br>Jumlah Pelbagai Tanggungan | Bankers acceptances outstanding<br>Penerimaan jurubank yang belum dijelaskan | of which:<br>yang mana:         |                                      |           |   |              |
|                                    |   |                                  | Deposits under the New Investment Fund <sup>2</sup><br>Deposit dibawah Kumpulan Wang Pelaburan Baru <sup>2</sup> | Special Deposits Account<br>Akaun Deposit Khas | Central Bank of Malaysia<br>Bank Negara Malaysia  | Commercial banks<br>Bank perdagangan | Islamic Banks<br>Bank Islam | Investment/ Merchant banks<br>Bank pelaburan/ saudagar | Other banking institutions<br>Institusi perbankan lain |                                      |   |   |   |  | Bills payable<br>Bil kena bayar |                                      |           |   |              |
|                                    |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  | In Malaysia<br>Di Malaysia      | Outside Malaysia<br>Di luar Malaysia |           |   |              |
| Aug-07                             |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  |                                 |                                      |           | Ogos-07   |              |
| Islamic banks                      | 7,533.4   | 69,483.6                         | 76.4   | 0.1  | 0.0   | 918.8                                | 687.1                       | 100.4  | 0.0  | 597.8                                | 928.0   | 0.0   | 6,841.4   | 999.1  | 304.5                           | 0.0                                  | 87,090.5  | Bank-Bank Islam   |              |
| IBS of Commercial banks            | 5,700.9   | 35,578.9                         | 276.0  | 0.2  | 0.0   | 1,272.0                              | 285.8                       | 466.4  | 0.0  | 0.0                                  | 2,700.0                                       | 380.0   | 8,025.0   | 349.6  | 182.2                           | 0.0                                  | 54,409.0  | Bank-Bank Perdagangan (SPI)                                 |              |
| IBS of Investment / Merchant banks | 731.1   | 5,782.5                          | 0.0  | 0.0  | 4.5   | 0.0                                  | 180.0                       | 80.0   | 0.0  | 0.0                                  | 0.0   | 0.0   | 214.1   | 0.0  | 0.0                             | 0.0                                  | 6,992.2   | Bank-Bank Pelaburan/ Saudagar (SPI)                         |              |
| Total                              | 13,965.4  | 110,845.0                        | 352.4  | 0.3  | 4.5   | 2,190.8                              | 1,152.9                     | 646.8  | 0.0  | 597.8                                | 3,628.0                                       | 380.0   | 15,080.4  | 1,348.7  | 486.7                           | 0.0                                  | 148,491.6 | Jumlah  |              |
| Sep-07                             |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  |                                 |                                      |           | Sep-07  |              |
| Islamic banks                      | 7,608.0   | 67,197.4                         | 85.2   | 0.1  | 0.0   | 1,313.4                              | 638.2                       | 100.1  | 0.0  | 567.2                                | 928.3   | 0.0   | 6,668.9   | 1,043.5  | 482.2                           | 0.0                                  | 85,021.4  | Bank-Bank Islam   |              |
| IBS of Commercial banks            | 5,741.5   | 37,441.2                         | 287.2  | 0.3  | 0.0   | 540.0                                | 292.6                       | 480.2  | 750.9  | 0.0                                  | 2,700.0                                       | 380.0   | 6,323.4   | 161.2  | 130.7                           | 0.0                                  | 54,649.7  | Bank-Bank Perdagangan (SPI)                                 |              |
| IBS of Investment / Merchant banks | 733.2   | 5,706.4                          | 0.0  | 0.0  | 0.0   | 19.2                                 | 358.1                       | 0.0  | 0.0  | 0.0                                  | 0.0   | 0.0   | 209.0   | 0.0  | 0.0                             | 0.0                                  | 7,025.8   | Bank-Bank Pelaburan/ Saudagar (SPI)                         |              |
| Total                              | 14,082.7  | 110,345.0                        | 372.4  | 0.3  | 0.0   | 1,872.5                              | 1,288.9                     | 580.3  | 750.9  | 567.2                                | 3,628.3                                       | 380.0   | 13,201.4  | 1,204.7  | 612.9                           | 0.0                                  | 146,697.0 | Jumlah  |              |
| Oct-07                             |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  |                                 |                                      |           | Okt-07  |              |
| Islamic banks                      | 7,890.1   | 67,185.7                         | 75.3   | 0.1  | 0.0   | 1,128.6                              | 612.9                       | 301.1  | 0.0  | 1,262.9                              | 919.4   | 0.0   | 7,152.1   | 1,125.6  | 568.9                           | 0.0                                  | 86,452.7  | Bank-Bank Islam   |              |
| IBS of Commercial banks            | 5,843.7   | 40,027.2                         | 300.3  | 0.4  | 0.0   | 290.8                                | 161.8                       | 294.8  | 29.1   | 0.0                                  | 2,700.0                                       | 380.0   | 7,192.4   | 50.9   | 358.7                           | 0.0                                  | 56,919.8  | Bank-Bank Perdagangan (SPI)                                 |              |
| IBS of Investment / Merchant banks | 730.1   | 4,567.5                          | 0.0  | 0.0  | 0.0   | 262.4                                | 386.2                       | 20.0   | 50.0   | 0.0                                  | 0.0   | 0.0   | 207.8   | 0.0  | 0.0                             | 0.0                                  | 6,224.0   | Bank-Bank Pelaburan/ Saudagar (SPI)                         |              |
| Total                              | 14,463.9  | 111,780.3                        | 375.6  | 0.5  | 0.0   | 1,681.8                              | 1,160.9                     | 615.9  | 79.1   | 1,262.9                              | 3,619.4                                       | 380.0   | 14,552.3  | 1,176.5  | 927.6                           | 0.0                                  | 149,596.5 | Jumlah  |              |
| Nov-07                             |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  |                                 |                                      |           | Nov-07  |              |
| Islamic banks                      | 7,853.4   | 69,726.7                         | 77.3   | 0.1  | 0.0   | 1,234.2                              | 947.9                       | 455.4  | 0.0  | 1,075.7                              | 922.0   | 0.0   | 7,629.2   | 1,125.3  | 187.4                           | 0.0                                  | 89,844.5  | Bank-Bank Islam   |              |
| IBS of Commercial banks            | 5,931.2   | 38,929.7                         | 301.1  | 0.5  | 0.0   | 1,073.8                              | 553.9                       | 528.1  | 277.6  | 0.0                                  | 2,700.0                                       | 380.0   | 5,279.3   | 7.0  | 142.1                           | 0.0                                  | 55,653.5  | Bank-Bank Perdagangan (SPI)                                 |              |
| IBS of Investment / Merchant banks | 732.5   | 5,311.0                          | 0.0  | 0.0  | 0.0   | 222.9                                | 51.5                        | 0.0  | 0.0  | 0.0                                  | 0.0   | 0.0   | 173.7   | 0.0  | 0.0                             | 0.0                                  | 6,491.6   | Bank-Bank Pelaburan/ Saudagar (SPI)                         |              |
| Total                              | 14,517.1  | 113,967.4                        | 378.5  | 0.6  | 0.0   | 2,530.9                              | 1,553.3                     | 983.5  | 277.6  | 1,075.7                              | 3,622.0                                       | 380.0   | 13,082.2  | 1,132.3  | 329.4                           | 0.0                                  | 151,989.6 | Jumlah  |              |
| Dec-07                             |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  |                                 |                                      |           | Dis-07  |              |
| Islamic banks                      | 7,930.2   | 75,116.0                         | 79.3   | 0.2  | 0.0   | 492.2                                | 862.7                       | 387.0  | 115.6  | 1,591.4                              | 1,228.1                                       | 0.0   | 7,179.9   | 1,118.0  | 210.6                           | 0.0                                  | 94,903.1  | Bank-Bank Islam   |              |
| IBS of Commercial banks            | 5,579.2   | 42,026.4                         | 311.9  | 0.6  | 0.0   | 1,860.3                              | 1,074.5                     | 550.0  | 189.3  | 0.0                                  | 200.0   | 380.0   | 4,392.4   | 7.1  | 219.1                           | 0.0                                  | 56,252.2  | Bank-Bank Perdagangan (SPI)                                 |              |
| IBS of Investment / Merchant banks | 740.7   | 4,832.1                          | 0.0  | 0.0  | 0.0   | 176.2                                | 74.9                        | 0.0  | 0.0  | 0.0                                  | 0.0   | 0.0   | 178.5   | 0.0  | 0.0                             | 0.0                                  | 6,002.4   | Bank-Bank Pelaburan/ Saudagar (SPI)                         |              |
| Total                              | 14,250.1  | 121,974.6                        | 391.2  | 0.9  | 0.0   | 2,528.7                              | 2,012.1                     | 937.0  | 304.9  | 1,591.4                              | 1,428.1                                       | 380.0   | 11,750.9  | 1,125.1  | 429.7                           | 0.0                                  | 157,157.7 | Jumlah  |              |
| Jan-08                             |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  |                                 |                                      |           | Jan-08  |              |
| Islamic banks                      | 9,753.2   | 94,123.2                         | 276.0  | 0.3  | 0.0   | 3,310.9                              | 915.3                       | 0.2  | 0.0  | 1,262.9                              | 1,077.4                                       | 0.0   | 9,504.0   | 1,302.3  | 204.1                           | 0.0                                  | 119,947.1 | Bank-Bank Islam   |              |
| IBS of Commercial banks            | 3,929.3   | 23,217.8                         | 93.4   | 0.1  | 0.0   | 503.2                                | 680.0                       | 375.5  | 65.5   | 0.0                                  | 200.0   | 380.0   | 3,662.9   | 0.0  | 763.4                           | 0.0                                  | 33,014.1  | Bank-Bank Perdagangan (SPI)                                 |              |
| IBS of Investment / Merchant banks | 747.1   | 5,019.9                          | 0.0  | 0.0  | 0.0   | 109.0                                | 533.6                       | 0.0  | 0.0  | 0.0                                  | 0.0   | 0.0   | 178.3   | 0.0  | 0.0                             | 0.0                                  | 6,587.8   | Bank-Bank Pelaburan/ Saudagar (SPI)                         |              |
| Total                              | 14,429.6  | 122,360.8                        | 369.4  | 0.4  | 0.0   | 3,923.1                              | 2,128.9                     | 375.7  | 65.5   | 1,262.9                              | 1,277.4                                       | 380.0   | 13,345.1  | 1,299.8  | 967.5                           | 0.0                                  | 159,549.0 | Jumlah  |              |
| Feb-08                             |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  |                                 |                                      |           | Feb-08  |              |
| Islamic banks                      | 9,782.3   | 97,839.8                         | 291.6  | 0.3  | 0.0   | 2,532.4                              | 552.2                       | 421.1  | 0.0  | 309.6                                | 1,076.4                                       | 0.0   | 10,098.0  | 1,337.9  | 213.2                           | 0.0                                  | 122,611.8 | Bank-Bank Islam   |              |
| IBS of Commercial banks            | 3,970.0   | 22,325.2                         | 102.0  | 0.0  | 0.0   | 259.3                                | 108.0                       | 105.5  | 25.6   | 0.0                                  | 200.0   | 380.0   | 3,147.6   | 0.0  | 244.4                           | 0.0                                  | 30,521.3  | Bank-Bank Perdagangan (SPI)                                 |              |
| IBS of Investment / Merchant banks | 750.1   | 5,093.8                          | 0.0  | 0.0  | 0.0   | 45.0                                 | 405.7                       | 0.0  | 0.0  | 0.0                                  | 0.0   | 0.0   | 177.6   | 0.0  | 0.0                             | 0.0                                  | 6,472.2   | Bank-Bank Pelaburan/ Saudagar (SPI)                         |              |
| Total                              | 14,502.3  | 125,258.8                        | 393.6  | 0.3  | 0.0   | 2,836.7                              | 1,066.0                     | 526.6  | 25.6   | 309.6                                | 1,276.4                                       | 380.0   | 13,423.2  | 1,335.4  | 457.6                           | 0.0                                  | 159,605.3 | Jumlah  |              |
| Mar-08                             |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  |                                 |                                      |           | Mac-08  |              |
| Islamic banks                      | 9,812.2   | 100,544.0                        | 293.4  | 0.4  | 0.0   | 2,568.7                              | 494.3                       | 289.5  | 53.5   | 388.0                                | 1,075.6                                       | 0.0   | 10,276.7  | 1,528.8  | 209.3                           | 0.0                                  | 125,502.5 | Bank-Bank Islam   |              |
| IBS of Commercial banks            | 4,013.0   | 23,823.7                         | 93.7   | 0.0  | 10.7  | 485.9                                | 2.6                         | 217.5  | 0.0  | 0.0                                  | 200.0   | 380.0   | 3,116.8   | 0.0  | 221.1                           | 0.0                                  | 32,250.2  | Bank-Bank Perdagangan (SPI)                                 |              |
| IBS of Investment / Merchant banks | 758.0   | 6,148.5                          | 0.0  | 0.0  | 0.0   | 0.0                                  | 404.1                       | 0.0  | 0.0  | 0.0                                  | 0.0   | 0.0   | 182.0   | 0.0  | 0.0                             | 0.0                                  | 7,492.7   | Bank-Bank Pelaburan/ Saudagar (SPI)                         |              |
| Total                              | 14,583.2  | 130,516.2                        | 387.1  | 0.4  | 10.7  | 3,054.6                              | 900.9                       | 507.0  | 53.5   | 388.0                                | 1,275.6                                       | 380.0   | 13,575.6  | 1,526.3  | 430.4                           | 0.0                                  | 165,245.3 | Jumlah  |              |
| Apr-08                             |   |                                  |  |  |   |                                      |                             |  |  |                                      |   |   |   |  |                                 |                                      |           | Apr-08  |              |
| Islamic banks                      | 10,218.1  | 104,763.0                        | 345.1  | 0.5  | 0.0   | 2,885.8                              | 421.1                       | 183.0  | 45.0   | 656.1                                | 1,072.0                                       | 0.0   | 10,720.9  | 1,698.2  | 251.8                           | 0.0                                  | 130,964.9 | Bank-Bank Islam   |              |
| IBS of Commercial banks            | 3,093.9   | 22,467.1                         | 66.0   | 0.0  | 0.0   | 393.6                                | 2.9                         | 50.0   | 379.2  | 0.0                                  | 200.0   | 380.0   | 1,802.5   | 0.0  | 17.3                            | 0.0                                  | 28,769.2  | Bank-Bank Perdagangan (SPI)                                 |              |
| IBS of Investment / Merchant banks | 491.2   | 5,213.1                          | 0.0  | 0.0  | 0.0   | 53.0                                 | 471.0                       | 0.0  | 10.0   | 0.0                                  | 0.0   | 0.0   | 139.4   | 0.0  | 0.0                             | 0.0                                  | 6,377.6   | Bank-Bank Pelaburan/ Saudagar (SPI)                         |              |
| Total                              | 13,803.2  | 132,443.1                        | 411.0  | 0.6  | 0.0   | 3,332.4                              | 895.0                       | 233.0  | 434.2  | 656.1                                | 1,272.0                                       | 380.0   | 12,662.7  | 1,698.2  | 269.1                           | 0.0                                  | 166,111.7 | Jumlah  |              |

Note: IBS-Islamic Banking Scheme  
Sub-total may not necessarily add-up to grand total due to rounding

1 Includes current unaudited unadjusted profit/loss.

2 Government deposits placed with the banks for the purpose of financing new projects (manufacturing, agriculture, mining and tourism) under the New Investment Fund which includes deposits for financing to hawkers and petty traders (also include Housing Development Account deposits and Other RM Eligible-Liabilities-Exempt deposits).

Nota: SPI - Skim Perbankan Islam

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Termasuk penyata akaun untung rugi semasa yang belum dilancarkan dan diaudit.

2 Simpanan Kerajaan dengan bank-bank untuk tujuan pembiayaan projek baru (perkilangan, pertanian, perlombongan, pelancongan) di bawah Kumpulan Wang Pelaburan Baru, termasuk deposit untuk pembiayaan kepada perniagaan kecil (juga termasuk Akaun Pembangunan Perumahan dan lain-lain deposit dalam RM yang dikecualikan daripada tanggungan layak).