2.33 Islamic Banking System: Outstanding Financing Provisions and Non-Performing Financing

Sistem Perbankan Islam: Jumlah Peruntukan Hutang dan Pembiayaan Tidak Berbayar

RM million — *RM juta*

As at end of	3 months/ 3 bulan									6 months/ 6 bulan										Total Financing	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 [3,2] (%)	Total provisions/Net non-performing financing[4,3](%)	General provisions/ Net total financing[2](%)	Non-performing financing	Income-in-suspense	Specific provisions	General provisions	Net non-performing financing	Net total financing	Net non-performing financing/ net total financing [3,2] (%)	Total provisions/Net non-performing financing[4,3](%)	General provisions/ Net total financing[2](%)		
	Pembiayaan tak berbayar	*Pendapatan tergantung*	*Peruntukan khas*	*Peruntukan am*	*Pembiayaan tak berbayar bersih*	*Pembiayaan bersih*	*Pembiayaan tak berbayar bersih/Jumlah pembiayaan besih [3,2] (%)*	*Jumlah peruntukan/ Pembiayaan tak berbayar bersih [4,3] (%)*	*Peruntukan am/Jumlah pembiayaan bersih [2] (%)*	*Pembiayaan tak berbayar*	*Pendapatan tergantung*	*Peruntukan khas*	*Peruntukan am*	*Pembiayaan tak berbayar bersih*	*Pembiayaan bersih*	*Pembiayaan tak berbayar bersih/Jumlah pembiayaan besih [3,2] (%)*	*Jumlah peruntukan/ Pembiayaan tak berbayar bersih [4,3] (%)*	*Peruntukan am/Jumlah pembiayaan bersih [2] (%)*	*Jumlah Pembiayaan*	
Aug-07																				*Ogos-07*
Islamic banks	3,990	406	1,503	688	2,080	42,511	4.9	170.4	1.6	3,367	392	1,469	686	1,506	42,561	3.5	203.9	1.6	44,421	*Bank-Bank Islam*
IBS of Commercial banks	1,787	105	672	936	1,009	38,208	2.6	280.3	2.5	1,518	100	623	536	795	38,263	2.1	261.4	1.4	38,985	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	49	6	35	1	7	64	11.5	181.6	1.5	49	6	35	1	7	64	11.5	181.6	1.5	106	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,825	517	2,211	1,625	3,097	80,784	3.8	206.2	2.0	4,933	498	2,127	1,223	2,309	80,888	2.9	223.6	1.5	83,512	*Jumlah*
Sep-07																				*Sep-07*
Islamic banks	3,901	401	1,485	699	2,015	43,402	4.6	173.7	1.6	3,286	387	1,449	697	1,450	43,452	3.3	215.6	1.6	45,289	*Bank-Bank Islam*
IBS of Commercial banks	1,764	101	684	948	979	38,589	2.5	290.1	2.5	1,496	97	627	553	772	38,651	2.0	271.0	1.4	39,375	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	50	7	35	1	7	63	11.7	181.4	1.5	50	7	35	1	7	63	11.7	181.4	1.5	105	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,715	509	2,205	1,648	3,001	82,054	3.7	211.6	2.0	4,832	491	2,111	1,250	2,230	82,167	2.7	234.7	1.5	84,769	*Jumlah*
Oct-07																				*Okt-07*
Islamic banks	3,891	404	1,507	708	1,980	44,088	4.5	196.8	1.6	3,309	390	1,479	706	1,440	44,130	3.3	241.6	1.6	45,999	*Bank-Bank Islam*
IBS of Commercial banks	1,780	103	720	956	957	39,238	2.4	301.8	2.4	1,477	99	646	565	732	39,317	1.9	281.4	1.4	40,062	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	50	7	35	1	7	63	11.7	181.4	1.5	50	7	35	1	7	63	11.7	181.4	1.5	105	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,721	514	2,262	1,665	2,944	83,389	3.5	230.9	2.0	4,836	496	2,161	1,272	2,179	83,509	2.6	254.8	1.5	86,166	*Jumlah*
Nov-07																				*Nov-07*
Islamic banks	3,861	409	1,524	723	1,928	44,937	4.3	200.4	1.6	3,301	395	1,492	720	1,415	44,984	3.1	249.2	1.6	46,870	*Bank-Bank Islam*
IBS of Commercial banks	1,799	105	745	960	948	39,696	2.4	300.1	2.4	1,489	101	669	574	720	39,777	1.8	283.6	1.4	40,546	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	50	7	35	1	7	52	14.2	179.1	1.5	50	7	35	1	7	52	14.2	179.1	1.5	94	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	5,710	521	2,305	1,684	2,884	84,685	3.4	233.1	2.0	4,840	502	2,196	1,294	2,142	84,813	2.5	260.5	1.5	87,511	*Jumlah*
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	*Bank-Bank Islam*
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	*Bank-Bank Perdagangan (SPI)*
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	*Bank-Bank Pelaburan/ Saudagar (SPI)*
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	*Jumlah*
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	*Bank-Bank Islam*
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	*Bank-Bank Perdagangan (SPI)*
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	*Bank-Bank Pelaburan/ Saudagar (SPI)*
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	*Jumlah*
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	*Bank-Bank Islam*
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	*Bank-Bank Perdagangan (SPI)*
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	*Bank-Bank Pelaburan/ Saudagar (SPI)*
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	*Jumlah*
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	*Bank-Bank Islam*
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	*Bank-Bank Perdagangan (SPI)*
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	*Bank-Bank Pelaburan/ Saudagar (SPI)*
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	*Jumlah*
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	*Bank-Bank Islam*
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	*Bank-Bank Perdagangan (SPI)*
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	*Bank-Bank Pelaburan/ Saudagar (SPI)*
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	*Jumlah*

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 cagaran