

RM million	3 months/ 3 bulan																		6 months/ 6 bulan								RM juta
	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 (%)	Total Financing								
																				Pembiayaan tak bayar	Pendapatan tertanggung	Peruntukan khas	Peruntukan am	Pembiayaan tak bayar bersih	Pembiayaan bersih	Pembiayaan tak bayar bersih/ Jumlah pembiayaan bersih ^{3,2} (%)	
As at end of																			Akhir tempoh								
Jun-07																			Jun-07								
Islamic banks	4,025	405	1,520	668	2,100	41,419	5.1	169.6	1.6	3,435	393	1,472	668	1,570	41,479	3.8	203.8	1.6	43,344								
IBS of Commercial banks	1,801	100	577	916	1,125	37,402	3.0	246.3	2.4	1,450	94	526	535	830	37,458	2.2	241.2	1.4	38,078								
IBS of Investment/ Merchant banks	49	6	35	1	7	68	10.7	188.0	2.1	49	6	35	1	7	68	10.7	188.0	2.1	110								
Total	5,874	511	2,132	1,586	3,232	78,890	4.1	196.3	2.0	4,933	492	2,033	1,204	2,408	79,006	3.0	216.7	1.5	81,532								
Jul-07																			Jul-07								
Islamic banks	4,056	414	1,526	678	2,116	41,873	5.1	171.0	1.6	3,453	401	1,495	677	1,557	41,918	3.7	208.1	1.6	43,813								
IBS of Commercial banks	1,804	101	680	917	1,023	37,569	2.7	272.5	2.4	1,513	96	622	532	794	37,632	2.1	259.6	1.4	38,351								
IBS of Investment/ Merchant banks	49	6	35	2	7	64	11.5	193.4	2.9	49	6	35	2	7	64	11.5	193.4	2.9	106								
Total	5,909	521	2,242	1,597	3,146	79,507	4.0	204.0	2.0	5,015	503	2,153	1,210	2,359	79,614	3.0	225.4	1.5	82,270								
Aug-07																			Aug-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								
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								
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								
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								
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								
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								
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								
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								
Oct-07																			Oct-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								
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								
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								
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								
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								
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								
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								
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								
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								

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 tertanggung - peruntukan khas.

3 Pembiayaan tak bayar bersih = Pembiayaan tak bayar - pendapatan tertanggung - peruntukan khas.

4 Jumlah peruntukan = Peruntukan am + nilai cagaran