2.34 Islamic Banking System: Constituents of Capital

Sistem Perbankan Islam: Komponen Modal

RM million *RM juta*

As at end of	Tier-1 Capital / Core Capital *Modal Kumpulan 1 / Modal teras*	Tier-2 Capital *Modal Kumpulan 2*	Total Capital *Jumlah Modal*	Investment in subsidiaries and holdings in other banking institutions capital *Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain*	Capital Base *Modal Asas*	Assets by Risk Weight *Aset Mengikut Wajaran Risiko*					Total Risk Weighted Assets[1] *Jumlah aset berwajaran risiko[1]*	Risk-Weighted Capital Ratio (%) *Nisbah Modal Berwajaran Risiko*	Core Capital Ratio (%) *Nisbah Modal Teras*	*Akhir tempoh*
						0%	10%	20%	50%	100%				
Jun-09														*Jun-09*
Islamic banks	14,229.2	2,736.6	16,965.7	66.3	16,899.4						117,475.2	14.3	12.0	*Bank-Bank Islam*
Islamic banking scheme (IBS)	851.1	8.7	859.8	0.0	859.8						2,824.2	30.3	30.0	*Skim Perbankan Islam (SPI)*
Total	15,080.2	2,745.3	17,825.5	66.3	17,759.2						120,299.4	14.6	12.4	*Jumlah*
Jul-09														*Jul-09*
Islamic banks	14,683.2	2,748.7	17,431.8	66.2	17,365.6						121,022.0	14.3	12.1	*Bank-Bank Islam*
Islamic banking scheme (IBS)	850.3	8.6	858.9	0.0	858.9						2,710.7	31.7	31.4	*Skim Perbankan Islam (SPI)*
Total	15,533.4	2,745.3	18,278.8	66.2	18,224.5						123,732.7	14.7	12.6	*Jumlah*
Aug-09														*Ogos-09*
Islamic banks	14,804.8	2,801.7	17,606.6	67.0	17,539.5						122,601.2	14.3	12.1	*Bank-Bank Islam*
Islamic banking scheme (IBS)	886.2	8.6	894.8	0.0	894.8						2,745.3	32.6	32.3	*Skim Perbankan Islam (SPI)*
Total	15,691.0	2,810.4	18,501.4	67.0	18,434.4						125,346.5	14.7	12.5	*Jumlah*
Sep-09														*Sep-09*
Islamic banks	15,303.0	3,174.9	18,477.9	77.0	18,400.9						124,785.9	14.7	12.3	*Bank-Bank Islam*
Islamic banking scheme (IBS)	970.7	8.7	979.5	0.0	979.5						2,913.8	33.6	33.3	*Skim Perbankan Islam (SPI)*
Total	16,273.7	3,183.7	19,457.4	77.0	19,380.4						127,699.8	15.2	12.7	*Jumlah*
Oct-09														*Okt-09*
Islamic banks	15,521.0	3,184.1	18,705.2	97.2	18,608.0						126,845.3	14.7	12.2	*Bank-Bank Islam*
Islamic banking scheme (IBS)	876.7	8.7	885.4	0.0	885.4						3,040.8	29.1	28.8	*Skim Perbankan Islam (SPI)*
Total	16,397.7	3,192.9	19,590.6	97.2	19,493.4						129,886.1	15.0	12.6	*Jumlah*
Nov-09														*Nov-09*
Islamic banks	15,520.6	3,313.0	18,833.6	97.2	18,736.5						130,185.7	14.4	11.9	*Bank-Bank Islam*
Islamic banking scheme (IBS)	972.0	8.7	980.8	0.0	980.8						3,088.5	31.8	31.5	*Skim Perbankan Islam (SPI)*
Total	16,492.7	3,321.7	19,814.4	97.2	19,717.2						133,274.2	14.8	12.4	*Jumlah*
Dec-09														*Dis-09*
Islamic banks	16,293.0	3,349.4	19,642.4	99.1	19,543.4						132,128.3	14.8	12.3	*Bank-Bank Islam*
Islamic banking scheme (IBS)	1,006.9	8.7	1,015.7	0.0	1,015.7						3,039.1	33.4	33.1	*Skim Perbankan Islam (SPI)*
Total	17,299.9	3,358.2	20,658.1	99.1	20,559.1						135,167.3	15.2	12.8	*Jumlah*
Jan-10														*Jan-10*
Islamic banks	16,472.4	3,336.1	19,808.5	115.4	19,693.1						133,947.4	14.7	12.3	*Bank-Bank Islam*
Islamic banking scheme (IBS)	1,018.0	6.5	1,024.5	0.0	1,024.5						2,834.1	36.1	35.9	*Skim Perbankan Islam (SPI)*
Total	17,490.4	3,342.6	20,833.0	115.4	20,717.5						136,781.5	15.1	12.8	*Jumlah*
Feb-10														*Feb-10*
Islamic banks	16,645.3	3,409.2	20,054.5	115.4	19,939.1						135,929.0	14.7	12.2	*Bank-Bank Islam*
Islamic banking scheme (IBS)	1,040.3	8.4	1,048.6	0.0	1,048.6						2,908.6	36.1	35.8	*Skim Perbankan Islam (SPI)*
Total	17,685.5	3,417.6	21,103.1	115.4	20,987.7						138,837.6	15.1	12.7	*Jumlah*
Mar-10														*Mac-10*
Islamic banks	16,559.4	3,650.5	20,209.9	118.2	20,091.7						137,975.1	14.6	12.0	*Bank-Bank Islam*
Islamic banking scheme (IBS)	896.8	6.5	903.3	0.0	903.3						2,425.7	37.2	37.0	*Skim Perbankan Islam (SPI)*
Total	17,456.2	3,657.0	21,113.2	118.2	20,995.0						140,400.8	15.0	12.4	*Jumlah*
Apr-10														*Apr-10*
Islamic banks	16,478.4	3,893.7	20,372.2	132.8	20,239.4						140,237.7	14.4	11.8	*Bank-Bank Islam*
Islamic banking scheme (IBS)	925.8	6.5	932.3	0.0	932.3						2,426.8	38.4	38.1	*Skim Perbankan Islam (SPI)*
Total	17,404.2	3,900.2	21,304.4	132.8	21,171.7						142,664.5	14.8	12.2	*Jumlah*
May-10														*Mei-10*
Islamic banks	17,075.0	3,970.9	21,045.9	132.8	20,913.1						142,820.2	14.6	12.0	*Bank-Bank Islam*
Islamic banking scheme (IBS)	929.0	8.1	937.2	0.0	937.2						2,379.0	39.4	39.1	*Skim Perbankan Islam (SPI)*
Total	18,004.0	3,979.1	21,983.1	132.8	21,850.2						145,199.2	15.0	12.4	*Jumlah*
Jun-10														*Jun-10*
Islamic banks	16,746.6	3,913.6	20,660.2	144.9	20,515.4						140,419.9	14.6	11.9	*Bank-Bank Islam*
Islamic banking scheme (IBS)	964.2	8.1	972.4	0.0	972.4						2,064.8	47.1	46.7	*Skim Perbankan Islam (SPI)*
Total	17,710.8	3,921.8	21,632.6	144.9	21,487.7						142,484.7	15.1	12.4	*Jumlah*
							11.0							

Note: IBS - Islamic Banking Scheme

Sub-total may not necessarily add-up to grand total due to rounding

1 Sum of assets weighted by risk-weights
- Tier 1 Capital includes audited half year after-tax profits.
- Total Risk-Weighted Assetss, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor

2 Starting April 2008, figures incorporate banking institutions under the Basel II standard approached.

3 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

Nota: SPI - Skim Perbankan Islam

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

1 Jumlah aset diwajarkan mengikut wajaran risiko
- *Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit.*
- *Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran*

2 Mulai April 2008, pengiraan termasuk institusi perbankan di bawah pendekatan standard Basel II

3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar