

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	Tier-2 Capital	Total Capital	Investment in subsidiaries and holdings in other banking institutions capital	Capital Base	Assets by Risk Weight					Total Risk Weighted Assets ¹	Risk-Weighted Capital Ratio (%)	Core Capital Ratio (%)	Akhir tempoh
	Modal Kumpulan 1 / Modal teras	Modal Kumpulan 2	Jumlah Modal	Pelaburan di dalam anak-anak syarikat dan pemegang modal institusi perbankan lain	Modal Asas	Aset Mengikut Wajaran Risiko					Jumlah aset berwajaran risiko ¹	Nisbah Modal Berwajaran Risiko	Nisbah Modal Teras	
						0%	10%	20%	50%	100%				
Dec-07														Dis-07
Islamic banks	6,499.8	1,758.5	8,258.2	26.9	8,231.4	35,419.4	63.9	6,892.2	9,009.0	44,603.8	53,713.0	15.3	12.1	Bank-Bank Islam
IBS of Commercial banks	4,911.0	1,280.0	6,190.9	0.0	6,190.9	13,721.8	142.0	1,391.2	7,294.2	35,291.7	39,261.8	15.8	12.5	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	697.5	0.7	698.2	0.0	698.2	1,707.2	1,321.6	1,180.2	0.0	1,022.6	2,725.4	25.6	25.6	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,108.3	3,039.2	15,147.4	26.9	15,120.5	50,848.4	1,527.6	9,463.7	16,303.2	80,918.1	95,700.2	15.8	12.7	Jumlah
Jan-08														Jan-08
Islamic banks	8,097.9	2,068.6	10,166.5	26.9	10,139.6	37,127.0	104.0	7,927.2	14,248.7	61,613.3	73,538.7	13.9	11.1	Bank-Bank Islam
IBS of Commercial banks	3,732.4	617.2	4,349.6	0.0	4,349.6	13,075.4	417.7	1,128.7	2,190.3	18,695.9	20,069.7	21.7	18.6	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	697.7	0.7	698.4	0.0	698.4	2,178.8	1,700.5	687.9	0.0	857.9	2,444.8	28.6	28.5	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,528.0	2,686.5	15,214.5	26.9	15,187.6	52,381.3	2,222.2	9,743.8	16,439.0	81,167.1	96,053.2	15.9	13.1	Jumlah
Feb-08														Feb-08
Islamic banks	8,189.1	2,085.8	10,274.9	26.9	10,248.0	39,888.9	116.8	7,346.0	14,355.1	62,751.9	74,497.0	13.8	11.0	Bank-Bank Islam
IBS of Commercial banks	3,756.2	641.1	4,397.3	0.0	4,397.3	12,131.5	417.0	455.7	2,206.2	18,671.1	19,909.9	22.1	18.9	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	704.2	0.3	704.5	0.0	704.5	2,205.0	1,631.9	892.0	0.0	806.1	2,378.1	29.6	29.6	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,649.5	2,727.3	15,376.7	26.9	15,349.9	54,225.4	2,165.7	8,693.7	16,561.3	82,229.1	96,785.0	15.9	13.1	Jumlah
Mar-08														Mar-08
Islamic banks	8,375.0	2,090.4	10,465.5	32.1	10,433.4	40,410.3	116.8	8,550.4	14,390.7	64,637.0	76,380.7	13.7	11.0	Bank-Bank Islam
IBS of Commercial banks	3,753.3	641.8	4,395.1	0.0	4,395.1	14,496.0	365.4	532.9	2,261.6	18,538.8	19,820.8	22.2	18.9	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	718.7	0.4	719.1	0.0	719.1	2,636.5	2,078.6	959.1	0.0	956.0	2,316.4	31.0	31.0	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,847.0	2,732.7	15,579.7	32.1	15,547.6	57,542.8	2,560.8	10,042.4	16,652.2	84,131.9	98,517.9	15.8	13.0	Jumlah
Apr-08 ²														Apr-08 ²
Islamic banks	8,644.1	2,139.2	10,783.3	32.1	10,751.2						79,819.2	13.5	10.8	Bank-Bank Islam
IBS of Commercial banks	2,886.9	607.0	3,494.0	0.0	3,494.0						13,468.9	25.9	21.4	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	728.4	0.4	728.8	0.0	728.8						1,888.2	38.6	38.6	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,259.4	2,746.6	15,006.1	32.1	14,974.0						95,176.3	15.7	12.9	Jumlah
May-08														Mei-08
Islamic banks	8,694.5	2,185.3	10,879.8	32.6	10,847.2						82,448.3	13.2	10.5	Bank-Bank Islam
IBS of Commercial banks	2,894.3	769.5	3,663.8	0.0	3,510.3						13,771.7	25.5	21.0	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	500.7	0.1	500.8	0.0	500.8						779.5	64.2	64.2	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,089.5	2,954.9	15,044.5	32.6	14,858.3						96,999.5	15.3	11.7	Jumlah
Jun-08														Jun-08
Islamic banks	8,676.2	2,012.5	10,688.7	42.1	10,693.4						83,494.8	12.8	10.4	Bank-Bank Islam
IBS of Commercial banks	2,904.0	626.0	3,529.9	0.0	3,529.9						14,382.1	24.5	20.2	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	500.2	0.1	500.3	0.0	500.3						845.4	59.2	59.0	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,080.3	2,638.6	14,719.0	42.1	14,723.6						98,722.2	14.9	12.2	Jumlah
Jul-08														Jul-08
Islamic banks	9,121.4	2,174.0	11,295.4	42.1	11,253.3						83,728.1	13.4	10.9	Bank-Bank Islam
IBS of Commercial banks	3,020.9	630.3	3,651.2	0.0	3,651.2						14,685.8	24.9	20.6	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	531.2	0.1	531.3	0.0	531.3						919.4	57.8	57.8	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,673.5	2,804.4	15,477.9	42.1	15,435.8						99,333.3	15.5	12.8	Jumlah
Aug-08														Ogos-08
Islamic banks	9,918.9	2,259.6	12,178.5	42.1	12,136.4						88,825.1	13.7	11.2	Bank-Bank Islam
IBS of Commercial banks	2,420.0	585.3	3,005.2	0.0	3,005.2						10,794.8	27.8	22.4	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	536.3	0.1	536.4	0.0	536.4						933.9	57.4	57.4	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,875.2	2,844.9	15,720.1	42.1	15,678.0						100,553.8	15.6	12.8	Jumlah
Sep-08														Sep-08
Islamic banks	9,903.4	2,289.6	12,193.0	47.1	12,149.0						91,302.2	13.3	10.8	Bank-Bank Islam
IBS of Commercial banks	2,420.0	585.1	3,005.0	0.0	3,007.7						11,349.3	26.5	21.3	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	561.3	0.1	561.4	0.0	561.4						1,043.1	53.8	53.8	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,884.7	2,874.8	15,759.5	47.1	15,718.1						103,694.6	15.2	12.4	Jumlah
Oct-08														Okt-08
Islamic banks	10,549.7	2,387.1	12,936.8	57.1	12,864.2						95,095.9	13.5	11.1	Bank-Bank Islam
IBS of Commercial banks	2,174.9	341.5	2,516.4	0.0	2,519.0						9,998.8	25.2	21.8	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	564.8	0.1	564.9	0.0	564.9						968.5	58.3	58.3	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	13,289.4	2,728.7	16,018.1	57.1	15,948.1						106,063.2	15.0	12.5	Jumlah

Note: IBS - Islamic Banking System
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 Assets, 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

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