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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 <i>Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain</i>	Capital Base	Assets by Risk Weight					Total Risk Weighted Assets ¹	Risk-Weighted Capital Ratio (%)	Core Capital Ratio (%)	Akhir tempoh
						Aset Mengikut Wajaran Risiko								
						0%	10%	20%	50%	100%				
Modal Kumpulan 1 / Modal teras	Modal Kumpulan 2	Jumlah Modal		Modal Asas										
Dec-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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
IBS of Commercial banks	2,886.9	607.0	3,494.0	0.0	3,494.0						13,468.9	25.9	21.4	
IBS of Investment/ Merchant banks	728.4	0.4	728.8	0.0	728.8						1,888.2	38.6	38.6	
Total	12,259.4	2,746.6	15,006.1	32.1	14,974.0						95,176.3	15.7	12.9	
May-08														
Islamic banks	8,694.5	2,185.3	10,879.8	32.6	10,847.2						82,448.3	13.2	10.5	
IBS of Commercial banks	2,894.3	769.5	3,663.8	0.0	3,510.3						13,771.7	25.5	21.0	
IBS of Investment/ Merchant banks	500.7	0.1	500.8	0.0	500.8						779.5	64.2	64.2	
Total	12,089.5	2,954.9	15,044.5	32.6	14,858.3						96,999.5	15.3	11.7	
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	
IBS of Commercial banks	2,904.0	626.0	3,529.9	0.0	3,529.9						14,382.1	24.5	20.2	
IBS of Investment/ Merchant banks	500.2	0.1	500.3	0.0	500.3						845.4	59.2	59.0	
Total	12,080.3	2,638.6	14,719.0	42.1	14,723.6						98,722.2	14.9	12.2	
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	
IBS of Commercial banks	3,020.9	630.3	3,651.2	0.0	3,651.2						14,685.8	24.9	20.6	
IBS of Investment/ Merchant banks	531.2	0.1	531.3	0.0	531.3						919.4	57.8	57.8	
Total	12,673.5	2,804.4	15,477.9	42.1	15,435.8						99,333.3	15.5	12.8	
Aug-08														
Islamic banks	9,918.9	2,259.6	12,178.5	42.1	12,136.4						88,825.1	13.7	11.2	
IBS of Commercial banks	2,420.0	585.3	3,005.2	0.0	3,005.2						10,794.8	27.8	22.4	
IBS of Investment/ Merchant banks	536.3	0.1	536.4	0.0	536.4						933.9	57.4	57.4	
Total	12,875.2	2,844.9	15,720.1	42.1	15,678.0						100,553.8	15.6	12.8	

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

Note: SPI - Skim Perbankan Islam

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

- 1 Jumlah aset diwajibkan 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