

## 2.34

Islamic Banking System: Constituents of Capital  
Sistem Perbankan Islam: Komponen Modal

RM million

RM juta

| As at end of                      | Tier-1<br>Capital /<br>Core Capital  | Tier-2<br>Capital   | Total<br>Capital | Investment in<br>subsidiaries<br>and holdings in<br>other banking<br>institutions<br>capital           | Capital<br>Base | Assets by Risk Weight        |         |          |          |          | Total Risk<br>Weighted<br>Assets <sup>1</sup>    | Risk-<br>Weighted<br>Capital<br>Ratio<br>(%) | Core<br>Capital<br>Ratio<br>(%) | Akhir<br>tempoh                     |
|-----------------------------------|--------------------------------------|---------------------|------------------|--------------------------------------------------------------------------------------------------------|-----------------|------------------------------|---------|----------|----------|----------|--------------------------------------------------|----------------------------------------------|---------------------------------|-------------------------------------|
|                                   |                                      |                     |                  |                                                                                                        |                 | Aset Mengikut Wajaran Risiko |         |          |          |          |                                                  |                                              |                                 |                                     |
|                                   |                                      |                     |                  |                                                                                                        |                 | 0%                           | 10%     | 20%      | 50%      | 100%     |                                                  |                                              |                                 |                                     |
|                                   | Modal<br>Kumpulan 1 /<br>Modal teras | Modal<br>Kumpulan 2 | Jumlah<br>Modal  | Pelaburan di<br>dalam anak-<br>anak syarikat<br>dan<br>pemegangan<br>modal institusi<br>perbankan lain | Modal<br>Asas   |                              |         |          |          |          | Jumlah aset<br>berwajaran<br>risiko <sup>1</sup> | Nisbah<br>Modal<br>Berwajaran<br>Risiko      | Nisbah<br>Modal<br>Teras        |                                     |
| Nov-07                            |                                      |                     |                  |                                                                                                        |                 |                              |         |          |          |          |                                                  |                                              |                                 | Nov-07                              |
| Islamic banks                     | 6,465.0                              | 1,627.8             | 8,092.9          | 26.9                                                                                                   | 8,066.0         | 33,666.9                     | 64.0    | 4,890.8  | 9,036.1  | 43,472.7 | 52,208.8                                         | 15.4                                         | 12.4                            | Bank-Bank Islam                     |
| IBS of Commercial banks           | 5,304.7                              | 2,148.3             | 7,453.0          | 0.0                                                                                                    | 7,453.0         | 13,131.0                     | 2.1     | 983.4    | 7,319.0  | 35,358.9 | 39,272.1                                         | 19.0                                         | 13.5                            | Bank-Bank Perdagangan (SPI)         |
| IBS of Investment/ Merchant banks | 701.2                                | 0.8                 | 701.9            | 0.0                                                                                                    | 701.9           | 1,715.1                      | 1,450.9 | 1,471.3  | 0.0      | 1,004.5  | 2,831.9                                          | 24.8                                         | 24.0                            | Bank-Bank Pelaburan/ Saudagar (SPI) |
| Total                             | 12,470.9                             | 3,776.9             | 16,247.8         | 26.9                                                                                                   | 16,221.0        | 48,513.0                     | 1,516.9 | 7,345.5  | 16,355.1 | 79,836.1 | 94,312.7                                         | 17.2                                         | 13.2                            | Jumlah                              |
| 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 <sup>2</sup>               |                                      |                     |                  |                                                                                                        |                 |                              |         |          |          |          |                                                  |                                              |                                 | Apr-08 <sup>2</sup>                 |
| 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                              |

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 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