

2.34

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

RM million

RM juta

As at end of	Tier-1 Capital	Tier-2 Capital	Total Capital	Investment in subsidiaries and holdings in other banking institutions capital	Capital Base	Core Capital	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 Kumpulan 2	Jumlah Modal	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain	Modal Asas	Modal Teras						Jumlah aset berwajaran risiko ¹	Nisbah Modal Berwajaran Risiko	Nisbah Modal Teras	
Sep-07															Sep-07
Islamic banks	6,163.1	1,604.0	7,767.1	26.9	7,740.2	6,163.1	31,398.5	69.2	4,338.8	8,567.9	41,591.7	50,009.6	15.5	12.3	Bank-Bank Islam
IBS of Commercial banks	5,304.7	2,130.8	7,435.5	0.0	7,435.5	5,304.7	13,505.2	36.9	791.8	7,257.5	34,283.6	38,084.7	19.4	13.8	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	709.3	0.9	710.2	0.0	710.2	709.3	2,376.8	1,917.2	966.1	0.0	817.0	2,791.1	25.4	25.4	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,177.1	3,735.7	15,912.8	26.9	15,886.0	12,177.1	47,280.5	2,023.3	6,096.7	15,825.4	76,692.3	90,885.4	17.5	13.4	Jumlah
Oct-07															Oct-07
Islamic banks	6,530.3	1,610.6	8,140.9	26.9	8,114.0	6,530.3	31,974.1	78.7	4,176.9	8,859.6	42,180.6	50,685.0	16.0	12.9	Bank-Bank Islam
IBS of Commercial banks	5,304.7	2,134.0	7,438.8	0.0	7,438.8	5,304.7	15,291.5	17.0	821.5	7,422.1	34,417.7	38,328.8	19.4	13.7	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	697.6	0.9	698.6	0.0	698.6	697.6	1,980.1	1,193.6	1,066.6	0.0	999.6	2,912.6	24.8	24.8	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,532.6	3,745.6	16,278.2	26.9	16,251.4	12,532.6	49,245.7	1,289.3	6,065.0	16,281.7	77,597.9	91,926.4	17.7	13.6	Jumlah
Nov-07															Nov-07
Islamic banks	6,465.0	1,627.8	8,092.9	26.9	8,066.0	6,465.0	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	5,304.7	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	701.2	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	12,470.9	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	6,499.8	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	4,911.0	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	697.5	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	12,108.3	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	8,097.9	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	3,732.4	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	697.7	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	12,528.0	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	8,189.1	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	3,756.2	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	704.2	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	12,649.5	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	8,375.0	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	3,753.3	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	718.7	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	12,847.0	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	8,644.1						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	2,886.9						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	728.4						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	12,259.4						95,176.3	15.7	12.9	Jumlah
May-08 ²															Mei-08 ²
Islamic banks	8,694.5	2,185.3	10,879.8	32.6	10,847.2	8,694.5						89,001.8	12.2	9.8	Bank-Bank Islam
IBS of Commercial banks	2,894.3	769.5	3,663.8	0.0	3,510.3	2,889.9						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	500.7						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	12,085.2						103,553.0	14.3	11.7	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