

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 pemegang modal institusi perbankan lain	Modal Asas	Modal Teras					Jumlah aset berwajaran risiko ¹	Nisbah Modal Berwajaran Risiko	Nisbah Modal Teras		
Jun-07															Jun-07
Islamic banks	5,770.0	1,573.1	7,343.1	26.9	7,316.2	5,770.0	29,780.8	354.6	3,253.4	8,573.0	38,557.7	47,101.9	15.5	12.3	Bank-Bank Islam
IBS of Commercial banks	5,275.4	2,121.9	7,397.3	0.0	7,397.3	5,275.4	14,565.4	47.5	838.1	7,255.0	32,507.7	36,324.6	20.4	14.5	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	791.6	0.7	792.3	0.0	792.3	791.6	1,995.4	1,566.8	1,457.6	208.9	699.3	2,823.5	28.1	28.0	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	11,837.1	3,695.6	15,532.7	26.9	15,505.8	11,837.1	46,341.7	1,968.8	5,549.1	16,036.9	71,764.7	86,250.0	18.0	13.7	Jumlah
Jul-07															Jul-07
Islamic banks	5,736.6	1,582.4	7,319.0	26.9	7,292.1	5,736.6	31,050.6	354.6	4,372.7	8,601.9	39,993.1	48,469.5	15.0	11.8	Bank-Bank Islam
IBS of Commercial banks	5,275.4	2,124.6	7,400.0	0.0	7,400.0	5,275.4	13,443.6	302.7	1,245.4	7,255.4	32,901.0	36,837.7	20.1	14.3	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	725.8	1.0	726.8	0.0	726.8	725.8	2,809.2	2,029.9	612.2	209.9	620.5	2,642.4	27.5	27.5	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	11,737.9	3,708.0	15,445.8	26.9	15,418.9	11,737.9	47,303.5	2,687.2	6,230.3	16,067.2	73,514.6	87,949.6	17.5	13.3	Jumlah
Aug-07															Ogos-07
Islamic banks	6,083.6	1,598.6	7,682.2	26.9	7,655.4	6,083.6	33,454.7	64.1	4,648.4	8,664.7	40,732.3	49,305.2	15.5	12.3	Bank-Bank Islam
IBS of Commercial banks	5,275.4	2,125.4	7,400.8	0.0	7,400.8	5,275.4	15,229.9	37.8	1,069.0	7,261.0	33,676.5	37,548.1	19.7	14.0	Bank-Bank Perdagangan (SPI)
IBS of Investment/ Merchant banks	725.8	1.0	726.7	0.0	726.7	725.8	2,643.0	1,836.3	999.6	0.0	799.9	2,758.0	26.3	26.3	Bank-Bank Pelaburan/ Saudagar (SPI)
Total	12,084.8	3,725.0	15,809.8	26.9	15,782.9	12,084.8	51,327.6	1,938.2	6,717.0	15,925.6	75,208.8	89,611.3	17.6	13.5	Jumlah
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															Okt-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

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

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