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 *Modal Kumpulan 1 / Modal teras*	Tier-2 Capital *Modal Kumpulan 2*	Total Capital *Jumlah Modal*	Investment in subsidiaries and holdings in other banking institutions capital *Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain*	Capital Base *Modal Asas*	Assets by Risk Weight *Aset Mengikut Wajaran Risiko* 0%	10%	20%	50%	100%	Total Risk Weighted Assets[1] *Jumlah aset berwajaran risiko*[1]	Risk-Weighted Capital Ratio (%) *Nisbah Modal Berwajaran Risiko*	Core Capital Ratio (%) *Nisbah Modal Teras*	*Akhir tempoh*
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						13,820.5	25.3	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						95,527.9	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						14,079.2	24.9	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						97,307.0	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						14,709.7	24.0	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						99,049.9	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						14,964.6	24.4	20.2	*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						99,612.1	15.5	12.7	*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						11,384.8	26.4	21.3	*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						101,143.8	15.5	12.7	*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						12,351.2	24.4	19.6	*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						104,696.5	15.0	12.3	*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	344.2	2,519.1	0.0	2,519.0						9,682.6	26.0	22.5	*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	2,731.4	16,020.8	57.1	15,948.1						105,747.0	15.1	12.6	*Jumlah*
Nov-08														*Nov-08*
Islamic banks	11,466.3	2,590.8	14,057.1	57.1	14,000.0						105,588.9	13.3	10.9	*Bank-Bank Islam*
IBS of Commercial banks	2,214.2	160.1	2,374.3	0.0	2,374.3						5,037.2	47.1	44.0	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	568.3	0.1	568.4	0.0	568.4						964.6	58.9	58.9	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	14,248.7	2,751.0	16,999.8	57.1	16,942.7						111,590.7	15.2	12.8	*Jumlah*
Dec-08														*Dis-08*
Islamic banks	12,215.7	2,663.3	14,879.0	66.1	14,812.9						111,328.9	13.3	11.0	*Bank-Bank Islam*
Islamic banking scheme (IBS)[3]	809.3	5.1	814.4	0.0	814.4						2,503.8	32.5	32.3	*Skim Perbankan Islam (SPI)*[3]
Total	13,025.0	2,668.4	15,693.4	66.1	15,627.3						113,832.6	13.7	11.4	*Jumlah*
Jan-09														*Jan-09*
Islamic banks	12,354.6	2,629.7	14,984.3	66.2	14,918.2						110,286.4	13.5	11.2	*Bank-Bank Islam*
Islamic banking scheme (IBS)	811.8	5.1	816.8	0.0	816.8						2,616.3	31.2	31.0	*Skim Perbankan Islam (SPI)*
Total	13,166.4	2,634.8	15,801.2	66.2	15,735.0						112,902.7	13.9	11.7	*Jumlah*
Feb-09														*Feb-09*
Islamic banks	13,148.9	2,682.2	15,831.1	66.2	15,764.9						112,399.6	14.0	11.7	*Bank-Bank Islam*
Islamic banking scheme (IBS)	813.7	5.1	818.8	0.0	818.8						2,632.4	31.1	30.9	*Skim Perbankan Islam (SPI)*
Total	13,962.6	2,687.3	16,649.9	66.2	16,583.7						115,031.9	14.4	12.1	*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 Assetss, 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.

3 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

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

3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar