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*					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*
						0%	10%	20%	50%	100%				
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	12,491.4	2,629.7	15,121.1	66.2	15,054.9						110,188.9	13.7	11.3	*Bank-Bank Islam*
Islamic banking scheme (IBS)	854.1	8.7	862.9	0.0	862.9						2,617.1	33.0	32.6	*Skim Perbankan Islam (SPI)*
Total	13,345.5	2,638.5	15,983.9	66.2	15,917.8						112,806.0	14.1	11.8	*Jumlah*
Feb-09														*Feb-09*
Islamic banks	13,234.0	2,681.9	15,915.9	66.2	15,849.7						112,351.9	14.1	11.8	*Bank-Bank Islam*
Islamic banking scheme (IBS)	850.9	8.7	859.7	0.0	859.7						2,635.0	32.6	32.3	*Skim Perbankan Islam (SPI)*
Total	14,084.9	2,690.7	16,775.6	66.2	16,709.4						114,987.0	14.5	12.2	*Jumlah*
Mar-09														*Mac-09*
Islamic banks	13,430.1	2,687.0	16,117.1	66.2	16,050.9						112,612.6	14.3	11.9	*Bank-Bank Islam*
Islamic banking scheme (IBS)	851.3	8.7	860.0	0.0	860.0						2,514.0	34.2	33.9	*Skim Perbankan Islam (SPI)*
Total	14,281.3	2,695.8	16,977.1	66.2	16,910.9						115,126.6	14.7	12.4	*Jumlah*
Apr-09														*Apr-09*
Islamic banks	13,841.2	2,712.8	16,554.0	80.9	16,473.2						114,430.8	14.4	12.1	*Bank-Bank Islam*
Islamic banking scheme (IBS)	854.8	8.7	863.5	0.0	863.5						2,732.6	31.6	31.3	*Skim Perbankan Islam (SPI)*
Total	14,696.0	2,721.6	17,417.6	80.9	17,336.7						117,163.4	14.8	12.5	*Jumlah*
May-09														*Mei-09*
Islamic banks	13,859.6	2,632.8	16,492.4	66.2	16,426.3						116,095.1	14.1	11.9	*Bank-Bank Islam*
Islamic banking scheme (IBS)	845.2	8.7	853.9	0.0	853.9						2,718.7	31.4	31.1	*Skim Perbankan Islam (SPI)*
Total	14,704.8	2,641.6	17,346.4	66.2	17,280.2						118,813.8	14.5	12.4	*Jumlah*
Jun-09														*Jun-09*
Islamic banks	14,229.2	2,736.6	16,965.7	66.3	16,899.4						117,475.2	14.3	12.0	*Bank-Bank Islam*
Islamic banking scheme (IBS)	851.1	8.7	859.8	0.0	859.8						2,824.2	30.3	30.0	*Skim Perbankan Islam (SPI)*
Total	15,080.2	2,745.3	17,825.5	66.3	17,759.2						120,299.4	14.6	12.4	*Jumlah*
Jul-09														*Jul-09*
Islamic banks	14,683.2	2,748.7	17,431.8	66.2	17,365.6						121,008.1	14.4	12.1	*Bank-Bank Islam*
Islamic banking scheme (IBS)	850.3	8.6	858.9	0.0	858.9						2,710.7	31.7	31.4	*Skim Perbankan Islam (SPI)*
Total	15,533.4	2,745.3	18,278.8	66.2	18,224.5						123,718.8	14.7	12.6	*Jumlah*

Note: IBS - Islamic Banking Scheme
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