## 2.34 Islamic Banking System: Constituents of Capital

*Sistem Perbankan Islam: Komponen Modal*

RM million | *RM juta*

| As at end of | Tier-1Capital / Core Capital | Tier-2 Capital | Total Capital | | Investment in subsidiaries and holdings in other banking institutions capital | Capital Base | Assets by Risk Weight *Aset Mengikut Wajaran Risiko* | | | | | Total Risk Weighted Assets[1] | Risk-Weighted Capital Ratio (%) | Core Capital Ratio (%) | *Akhir tempoh* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | *Modal Kumpulan 1 / Modal teras* | *Modal Kumpulan 2* | *Jumlah* | *Modal* | *Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain* | *Modal Asas* | 0% | 10% | 20% | 50% | 100% | *Jumlah aset berwajaran risiko*[1] | *Nisbah Modal Berwajaran Risiko* | *Nisbah Modal Teras* | |
| 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 | | | | | | 121,022.0 | 14.3 | 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 | | | | | | 123,732.7 | 14.7 | 12.6 | *Jumlah* |
| Aug-09 | | | | | | | | | | | | | | | *Ogos-09* |
| Islamic banks | 14,804.8 | 2,801.7 | 17,606.6 | | 67.0 | 17,539.5 | | | | | | 122,601.2 | 14.3 | 12.1 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 886.2 | 8.6 | 894.8 | | 0.0 | 894.8 | | | | | | 2,745.3 | 32.6 | 32.3 | *Skim Perbankan Islam (SPI)* |
| Total | 15,691.0 | 2,810.4 | 18,501.4 | | 67.0 | 18,434.4 | | | | | | 125,346.5 | 14.7 | 12.5 | *Jumlah* |
| Sep-09 | | | | | | | | | | | | | | | *Sep-09* |
| Islamic banks | 15,134.6 | 3,270.9 | 18,405.5 | | 77.0 | 18,328.4 | | | | | | 124,491.3 | 14.7 | 12.2 | *Bank-Bank Islam* |
| Islamic banking scheme (IBS) | 913.5 | 8.7 | 922.2 | | 0.0 | 922.2 | | | | | | 3,001.8 | 30.7 | 30.4 | *Skim Perbankan Islam (SPI)* |
| Total | 16,048.1 | 3,279.6 | 19,327.7 | | 77.0 | 19,250.6 | | | | | | 127,493.1 | 15.1 | 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*