

# 2.22 Sistem Perbankan: Komponen Modal

## Banking System: Constituents of Capital

RM juta

RM million

Akhir tempoh	Modal Kumpulan 1		Modal Kumpulan 2		Jumlah Modal		Pelaburan di dalam anak-anak syarikat dan pemegang modal institusi perbankan lain  <i>Investment in subsidiaries and holdings in other banking institutions capital</i>	Modal Asas  <i>Capital Base</i>	Aset Mengikut Wajaran Risiko <i>Assets by Risk Weight</i>					Jumlah aset berwajaran risiko <sup>3</sup>  <i>Total Risk Weighted Assets<sup>3</sup></i>	Nisbah Modal Berwajaran Risiko  <i>Risk-Weighted Capital Ratio (%)</i>	Nisbah Modal Teras  <i>Core Capital Ratio (%)</i>	
	End of period	Tier-1	Capital	Tier-2	Capital	Total			Capital	0%	10%	20%	50%				100%
1990		n/a		n/a		n/a		10,880.0	26,570.0	2,840.2	33,473.8	15,693.1	96,256.6	111,082.0	9.8	7.8	
1991		n/a		n/a		n/a		13,723.8	29,882.1	3,590.3	41,924.3	18,312.4	120,331.4	138,231.5	9.9	8.4	
1992		n/a		n/a		n/a		16,802.1	42,590.0	5,205.7	44,529.7	22,493.7	132,884.3	153,557.6	10.9	9.2	
1993		n/a		n/a		n/a		20,446.9	75,661.9	5,930.0	49,412.5	28,215.7	154,354.5	178,937.8	11.4	8.9	
1994		25,644.3		4,381.6		26,681.2	2,604.3	24,076.7	66,972.4	9,693.0	64,494.7	32,478.1	191,338.0	221,445.3	10.9	9.7	
1995		28,855.3		5,861.1		34,716.4	2,873.7	31,842.3	69,893.4	13,329.1	81,893.6	38,970.6	255,503.8	292,700.7	10.9	9.6	
1996		35,869.2		8,684.0		44,553.2	3,542.1	41,011.1	78,675.4	21,445.9	95,635.8	45,001.3	341,282.1	385,054.5	10.7	9.1	
1997		46,215.6		12,593.9		58,809.5	4,431.4	54,378.1	122,173.9	31,595.5	133,362.1	61,195.3	456,572.1	517,001.7	10.5	9.1	
1998 Dis./Dec.		42,101.5		18,301.6		60,403.2	4,667.4	55,735.8	87,976.1	26,160.3	109,742.4	62,452.4	414,994.2	470,784.9	11.8	8.7	
1999 Dis./Dec. <sup>1</sup>		46,217.5		15,059.3		61,276.8	5,536.2	55,740.6	123,114.1	22,162.8	108,003.1	69,638.4	386,076.1	444,712.2	12.5	10.1	
2000 Dis./Dec. <sup>2</sup>		50,729.5		14,753.6		65,483.2	7,662.6	57,820.6	121,482.3	17,864.5	104,355.8	80,985.4	401,143.3	464,293.6	12.5	10.7	
2001 Dis./Dec.		54,719.7		14,945.7		69,665.4	8,923.6	60,741.8	124,850.0	15,985.5	97,737.8	92,692.3	398,087.3	465,579.6	13.0	11.1	
2002 Dis./Dec.		59,037.5		16,988.8		76,026.3	11,029.2	64,997.1	145,302.7	15,765.8	99,549.1	105,349.2	416,721.8	490,882.8	13.2	11.1	
2003 Dis./Dec.		62,727.3		19,410.6		82,138.0	10,604.9	71,533.0	177,443.2	17,256.3	120,995.7	120,545.1	432,769.7	518,967.0	13.8	11.1	
2004 Dis./Dec.		64,920.4		23,611.6		88,532.0	7,294.7	81,237.3	210,391.3	14,669.8	120,316.9	136,487.1	471,839.2	565,613.1	14.4	11.4	
2005 Mac/Mar.		64,145.2		23,768.7		87,913.9	8,075.8	79,838.2	224,519.6	14,629.2	117,022.9	130,849.2	489,983.1	580,275.2	13.8	10.9	
Jun/June		65,850.5		24,414.2		90,264.7	8,164.6	82,100.2	240,717.7	12,685.8	113,022.8	135,201.8	497,833.0	605,447.2	13.6	10.8	
Sep/Sept.		67,415.6		25,496.9		92,912.5	8,959.7	83,952.8	238,711.4	8,868.5	97,375.2	140,587.8	493,601.2	621,701.7	13.5	10.7	
Dis./Dec.		69,171.9		27,266.1		96,438.0	9,340.5	87,097.5	210,140.9	8,226.9	101,252.3	145,524.9	504,217.5	637,308.3	13.7	10.7	
2006 Jan/Jan.		66,788.0		27,639.3		94,427.3	8,238.3	86,189.0	208,508.3	8,864.8	92,016.3	145,632.3	509,253.5	641,527.0	13.4	10.3	
Feb./Feb.		67,210.4		27,567.3		94,777.7	8,227.2	86,550.6	214,743.4	9,187.1	99,824.7	146,697.2	510,407.1	643,319.0	13.5	10.3	
Mac/Mar.		66,121.5		27,441.6		93,563.1	8,192.1	85,371.0	215,153.7	8,368.7	108,570.0	147,712.2	513,513.3	650,897.5	13.1	10.0	
Apr./Apr.		66,826.0		27,218.6		94,044.6	10,157.5	83,887.1	218,348.5	8,525.2	109,472.0	151,352.8	520,455.5	658,848.9	12.7	10.0	
Mei/May		67,652.1		28,558.4		96,210.5	11,038.5	85,172.0	220,943.3	7,817.1	109,523.1	150,515.6	522,664.5	663,683.6	12.8	10.1	
Jun/June		68,587.2		28,255.6		96,842.8	10,577.9	86,264.9	216,868.3	7,331.0	117,014.3	152,902.3	526,865.5	671,517.9	12.8	10.0	
Jul/July		69,817.9		28,453.5		98,271.4	10,542.9	87,728.5	216,439.1	6,691.2	118,438.9	153,829.0	530,738.7	680,054.0	12.9	10.1	
Ogos/Aug		72,998.3		27,915.7		100,914.0	10,486.9	90,427.1	217,380.2	5,509.3	133,700.2	154,808.9	533,929.1	686,103.8	13.2	10.5	
Sep/Sept		73,355.0		28,197.9		101,552.9	10,499.6	91,053.3	219,624.0	6,759.3	133,731.3	155,923.2	533,034.8	686,287.2	13.3	10.5	
Okt./Oct.		72,619.7		28,473.4		101,093.1	10,568.5	90,524.7	223,095.7	5,959.0	137,816.2	155,946.1	534,512.5	687,360.5	13.2	10.5	
Nov/Nov.		69,386.8		28,341.1		97,727.9	9,659.3	88,068.6	236,958.0	5,173.8	136,036.0	156,745.5	539,269.4	692,395.2	13.7	9.9	
Dis./Dec.		74,741.3		28,118.1		102,859.4	8,508.4	94,351.0	254,704.4	6,097.7	147,266.6	157,701.0	539,573.5	699,899.0	13.5	10.7	
2007 Jan/Jan.		75,099.1		28,086.6		103,185.7	8,505.3	94,680.4	258,466.6	6,738.9	158,853.9	159,057.7	542,708.1	706,820.6	13.4	10.6	
Feb./Feb.		77,627.5		28,038.9		105,666.4	8,887.8	96,778.7	266,300.5	6,230.3	164,193.8	159,672.8	553,906.3	719,923.4	13.4	10.8	
Mac/Mar.		76,654.5		28,201.8		104,856.4	9,059.8	95,796.6	263,829.9	5,034.1	176,466.8	161,209.9	560,317.4	729,768.3	13.1	10.5	
Apr./Apr.		75,014.8		30,771.1		105,785.9	9,144.6	96,641.3	259,588.9	5,051.8	184,436.8	162,583.9	563,573.3	735,325.0	13.1	10.2	

1 Mulai Jun 1999, jadual ini termasuk Institusi bank-bank Islam.

2 Mulai November 2000, Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit.

3 Jumlah aset diwajarkan mengikut wajaran risiko

4 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran

1 Starting June 1999, these tables include Islamic banks.

2 Starting November 2000, Tier 1 Capital includes audited half year after-tax profits.

3 Sum of assets weighted by risk-weights

4 Starting April 2005, Total Risk-Weighted Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor