

2.24 Syarikat Kewangan: Komponen Modal

Finance Companies: Constituents of Capital

RM juta

RM million

Akhir tempoh	Modal Kumpulan 1		Modal Kumpulan 2		Jumlah Modal		Pelaburan di dalam anak syarikat dan pemegang modal institusi perbankanlain Investment in subsidiaries and holdings in other banking institutions capital	Modal	Asas	Aset Mengikut Wajaran Risiko Assets by Risk Weight					Jumlah aset ber wajaran risiko ²	Nisbah Modal Berwajaran Risiko Risk-Weighted Capital Ratio (%)	Nisbah Teras Core Ratio	Modal								
	End of period	Tier-1	Capital	Tier-2	Capital	Total				Capital	Capital Base	0%	10%	20%					50%	100%	Total Risk Weighted Assets ³	Core Ratio	Capital (%)			
1990		1,766.7		189.8		1,956.4		25.4		1,931.0		3,428.7		724.7		6,883.0		3,860.5		22,273.6		25,652.9		7.5		6.9
1991		2,337.2		368.6		2,650.4		38.8		2,611.6		4,908.3		880.7		7,442.3		4,732.0		27,240.6		31,183.2		8.4		7.5
1992		2,893.6		394.6		3,282.5		109.7		3,172.8		6,588.6		1,453.8		6,583.8		5,817.2		30,127.4		34,498.1		9.2		8.3
1993		3,191.2		492.7		3,673.2		116.1		3,557.0		8,869.0		1,798.4		7,064.8		7,068.2		35,206.5		40,333.4		8.8		7.8
1994		4,079.3		869.1		4,948.1		129.0		4,819.2		9,073.1		2,170.2		9,908.2		8,127.0		41,370.9		47,633.1		10.1		8.5
1995		5,145.5		1,108.4		6,253.6		94.3		6,159.2		10,750.7		3,976.7		12,876.1		9,423.4		55,786.3		63,470.9		9.7		8.1
1996		7,031.9		1,532.2		8,564.1		41.1		8,523.0		16,388.5		4,251.0		14,662.2		10,960.1		78,396.8		87,234.4		9.8		8.1
1997		8,858.7		2,449.0		11,307.7		38.5		11,269.2		20,874.6		6,469.5		20,494.0		12,670.9		97,981.1		109,062.3		10.3		8.5
1998 Dis./Dec.		6,305.4		3,439.7		9,745.1		35.9		9,709.2		11,001.8		4,594.4		19,528.9		12,410.3		76,567.0		87,137.3		11.1		7.2
1999 Dis./Dec.		5,582.0		2,691.1		8,273.1		45.9		8,227.2		15,068.7		4,061.7		17,158.0		11,648.9		66,607.9		76,270.2		10.8		7.3
2000 Dis./Dec.1		6,200.8		2,962.6		9,163.4		137.4		9,026.0		13,540.0		3,849.0		12,284.3		12,715.0		69,062.3		78,261.5		11.5		8.8
2001 Dis./Dec.		7,617.9		3,090.1		10,708.0		562.6		10,145.4		13,465.6		2,990.9		8,796.2		13,103.1		75,516.9		84,126.7		12.1		9.8
2002 Dis./Dec.		8,593.9		2,753.6		11,347.5		238.2		11,109.2		15,404.7		1,920.8		8,905.8		13,706.5		83,962.7		92,789.2		12.0		9.1
2003 Jan./Jan.		8,477.0		2,773.6		11,250.6		238.2		11,012.3		14,893.3		1,706.1		9,003.9		13,756.8		84,910.6		93,760.4		11.7		8.9
Feb./Feb.		8,485.4		2,780.5		11,265.9		238.2		11,027.6		17,005.8		1,756.9		9,701.5		13,780.2		84,684.7		93,690.8		11.8		8.9
2003 Mac/Mar.		8,864.9		2,788.4		11,653.3		238.2		11,415.1		15,839.0		1,608.3		11,812.6		13,811.3		85,195.6		94,624.6		12.1		9.2
Apr./Apr.		8,677.7		2,986.3		11,664.0		238.2		11,425.8		16,432.7		1,565.8		10,147.4		13,893.0		85,594.6		94,727.1		12.1		9.0
Mei/May		8,761.9		2,990.8		11,752.6		251.0		11,501.6		17,200.3		1,564.3		10,683.1		13,961.2		86,270.3		95,543.9		12.0		9.0
Jun/June		9,095.5		2,996.1		12,091.6		168.2		11,923.4		15,375.3		1,683.7		12,738.6		13,917.4		86,709.0		96,383.7		12.4		9.4
Jul/July		9,137.7		3,007.2		12,144.9		181.0		11,963.9		15,088.5		1,526.3		13,582.1		13,954.6		87,596.4		97,442.7		12.3		9.3
Ogos/Aug		9,095.9		3,017.7		12,113.6		181.0		11,932.6		15,498.8		1,413.9		13,048.8		13,951.1		88,368.4		98,095.1		12.2		9.2
Sep/Sept.		9,147.9		3,022.6		12,170.6		181.0		11,989.6		16,059.1		1,230.4		14,608.6		13,999.1		88,923.2		98,967.5		12.1		9.2
Okt./Oct.		8,902.9		2,781.2		11,684.1		181.0		11,503.1		15,550.3		1,452.3		14,505.3		14,032.2		89,508.6		99,571.0		11.6		8.9
Nov/Nov.		8,896.8		2,801.7		11,698.5		181.0		11,517.5		16,774.0		1,135.1		12,785.0		14,031.2		90,654.2		100,340.3		11.5		8.8
Dis./Dec.		9,051.5		2,812.3		11,863.8		181.0		11,682.8		14,615.8		1,445.4		14,259.7		14,074.8		90,770.5		100,804.4		11.6		8.9
2004 Jan./Jan.		9,051.4		2,716.2		11,767.6		181.0		11,586.6		14,713.1		1,351.0		14,973.6		14,041.2		91,529.0		101,679.4		11.4		8.9
Feb./Feb.		9,160.2		2,715.4		11,875.5		181.0		11,694.5		15,956.6		1,346.0		18,018.8		14,031.8		92,045.4		102,799.6		11.4		8.9
2004 Mac/Mar.		9,060.2		2,686.5		11,746.7		206.0		11,540.7		16,949.6		1,193.4		16,416.2		14,034.1		92,532.8		102,952.4		11.2		8.8
Apr./Apr.		8,625.3		2,693.6		11,318.9		206.0		11,112.9		16,386.5		1,324.9		15,709.0		14,066.5		93,268.0		103,575.5		10.7		8.3
Mei/May		8,861.5		2,870.7		11,732.2		206.0		11,526.2		15,250.4		1,257.1		15,050.8		14,068.0		93,922.5		104,092.4		11.1		8.5
Jun/June		9,726.2		2,907.7		12,633.9		304.8		12,329.1		14,727.6		1,276.0		16,175.2		14,042.9		94,751.2		105,135.2		11.7		9.2
Jul/July		9,314.7		2,935.2		12,249.9		304.8		11,945.1		13,802.7		1,257.9		15,305.7		13,799.9		96,001.7		106,088.6		11.3		8.8
Ogos/Aug		8,672.3		2,809.9		11,482.2		304.6		11,177.6		9,518.6		1,266.2		14,122.2		12,395.4		89,365.5		98,514.3		11.3		8.8
Sep/Sept.		6,556.7		1,991.5		8,548.2		304.4		8,243.8		8,558.8		983.2		3,621.7		10,578.9		73,225.4		79,337.5		10.4		8.2
Okt./Oct.		4,616.7		1,968.0		6,584.7		249.6		6,335.1		7,319.8		656.4		3,727.8		6,707.7		57,888.3		62,053.3		10.2		7.4
Nov/Nov.		3,804.0		1,829.3		5,633.2		249.1		5,384.1		6,288.1		660.2		2,979.9		6,052.4		48,619.3		52,307.5		10.3		7.3
Dis./Dec.		4,360.5		1,818.8		6,179.3		231.5		5,947.7		5,757.9		521.8		3,267.5		6,064.8		48,460.1		52,198.2		11.4		8.4
2005 Jan./Jan.		4,346.9		1,817.9		6,164.7		231.6		5,933.2		5,970.1		590.9		2,819.3		6,082.0		48,552.3		52,216.2		11.4		8.3
Feb./Feb.		4,346.9		1,823.6		6,170.4		230.4		5,940.0		6,958.4		546.5		2,878.0		6,087.9		48,981.1		52,655.3		11.3		8.3
2005 Mac/Mar.		4,483.4		1,822.9		6,306.3		231.2		6,075.2		7,095.3		792.9		2,998.3		5,177.1		50,175.6		53,443.2		11.4		8.4
Apr./Apr.4		4,476.3		1,833.0		6,309.3		230.5		6,078.8		7,582.1		582.3		2,450.7		5,146.9		50,818.0		53,934.3		11.3		8.3
Mei/May		4,476.3		1,843.9		6,320.2		230.1		6,090.1		6,014.1		624.6		3,300.0		5,148.2		51,441.6		54,904.1		11.1		8.2
Jun/June		1,762.5		453.8		2,216.3		199.9		2,016.3		2,246.7		178.0		1,414.4		641.9		18,931.4		19,553.2		10.3		9.0
Jul/July		1,774.4		465.5		2,239.9		199.6		2,040.3		1,919.1		176.1		1,298.0		632.8		19,126.0		19,719.8		10.3		9.0
Ogos/Aug		1,781.7		469.3		2,251.0		198.5		2,052.6		1,752.3		176.0		1,225.7		627.3		19,284.6		19,861.2		10.3		9.0
Sep/Sept.		1,787.4		472.3		2,259.7		199.0		2,060.8		1,906.4		176.0		1,334.2		608.6		19,379.6		19,968.7		10.3		9.0
Okt./Oct.		1,790.5		476.2		2,266.7		199.1		2,067.6		1,889.2		230.7		1,541.6		604.8		19,556.0		20,190.1		10.2		8.9
Nov/Nov.		1,793.5		478.6		2,272.1		199.1		2,072.9		2,022.0		190.4		1,507.4		576.9		19,599.2		20,208.5		10.3		8.9
Dis./Dec.		1,638.1		480.1		2,118.2		199.1		1,919.1		2,213.1		160.3		1,493.2		563.1		19,548.4		20,136.9		9.7		8.3

1 Mulai November 2000, Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit
2 Jumlah aset diwajibkan mengikut wajaran risiko
3 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran
4 Mulai September 2005, hanya aset yang mempunyai caj risiko kredit dimasukkan ke dalam kategori Aset Mengikut Wajaran Risiko

1 Starting November 2000, Tier 1 Capital includes audited half year after-tax profits.
2 Sum of assets weighted by risk-weights
3 Starting April 2005, Total Risk-Weighted Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor
4 Starting September 2005, only assets that attract credit risk capital charge are included in Assets by Risk Weight category