

# III.22

## Sistem Perbankan: Komponen Modal Banking System: Constituents of Capital

RM juta

RM million

Akhir tempoh End of period	Modal Tier-1	Kumpulan 1 Capital	Modal 2 Kumpulan 2		Jumlah Modal Total Capital	Peleburan di dalam anak-anak syarikat dan pemegang modal institusi perbankan lain Investment in subsidiaries and holdings in other banking institutions capital	Modal Asas Capital Base	Aset Mengikut Wajaran Risiko Assets by Risk Weight						Jumlah aset berawajaran risiko <sup>3</sup> Total Risk Weighted Assets <sup>3</sup>	Nisbah Berawajaran Risiko Risk-Capital (%)		Nisbah Teras Modal Core Ratio Capital (%)	
			Tier-2	Capital				0%	10%	20%	50%	100%	Weighted Ratio					
1996	35,869.2		8,684.0		44,553.2	3,542.1	41,011.1	78,675.4										
1997	46,215.6		12,593.9		58,809.5	4,431.4	54,378.1	122,173.9										
1998 Dis./Dec.	42,101.5		18,301.6		60,403.2	4,667.4	55,735.8	87,976.1										
1999 Dis./Dec.1	46,217.5		15,059.3		61,276.8	5,536.2	55,740.6	123,114.1										
2000 Dis./Dec.2	50,729.5		14,753.6		65,483.2	7,662.6	57,820.6	121,482.3										
2001 Dis./Dec.	54,719.7		14,945.7		69,665.4	8,923.6	60,741.8	124,850.0										
2002 Dis./Dec.	59,037.5		16,988.8		76,026.3	11,029.2	64,997.1	145,302.7										
2003 Jan./Jan.	59,087.1		16,972.8		76,060.0	11,028.7	65,031.3	147,014.8										
Feb./Feb.	58,336.1		16,988.1		75,324.2	10,951.5	64,372.7	148,553.5										
2003 Mac/Mar.	59,499.6		16,948.4		76,447.9	10,947.0	65,500.9	153,693.8										
Apr./Apr.	59,260.2		17,171.9		76,432.1	10,919.7	65,512.3	157,894.0										
Mei/May	57,107.7		17,585.3		74,692.9	9,059.6	65,633.3	164,588.9										
Jun/June	61,275.5		17,802.3		79,077.8	10,002.2	69,075.6	160,692.4										
Jul/July	60,155.3		17,714.4		77,869.7	10,135.7	67,734.0	162,514.6										
Ogos/Aug	61,365.6		17,875.8		79,241.4	10,123.1	69,118.3	162,336.7										
Sep/Sept.	61,315.3		18,377.9		79,693.2	10,589.7	69,103.5	168,084.0										
Oktober/Oct.	60,752.7		19,131.7		79,884.4	10,587.8	69,296.6	173,158.4										
Nov/Nov.	60,798.5		19,180.1		79,978.5	10,613.6	69,364.9	177,724.6										
Dis./Dec.	62,727.3		19,410.6		82,138.0	10,604.9	71,533.0	177,443.2										
2004 Jan./Jan.	63,225.6		20,162.1		83,387.7	10,677.4	72,710.3	177,229.2										
Feb./Feb.	62,971.9		20,181.5		83,153.4	10,745.2	72,408.2	179,463.8										
Mac/Mar.	62,908.6		20,428.4		83,338.0	10,498.4	72,839.6	182,038.1										
Apr./Apr.	62,445.1		20,649.9		83,094.0	10,494.8	72,599.2	186,693.9										
Mei/May	62,133.7		20,842.3		82,976.0	10,493.1	72,482.9	188,176.7										
Jun/June	65,843.6		23,083.3		88,926.9	10,574.4	78,352.5	189,778.0										
Jul/July	64,311.9		23,103.3		87,415.2	10,566.8	76,848.3	191,532.5										
Ogos/Aug	65,198.0		23,245.1		88,443.1	10,345.2	78,097.9	191,403.2										
Sep/Sept.	63,714.3		22,787.7		86,502.0	9,378.8	77,123.2	194,881.3										
Oktober/Oct.	61,767.9		23,153.1		84,921.0	8,284.2	76,636.8	197,685.9										
Nov/Nov.	61,614.2		23,245.4		84,859.6	7,967.6	76,892.0	204,714.5										
Dis./Dec.	64,920.4		23,611.6		88,532.0	7,294.7	81,237.3	210,391.3										
2005 Jan./Jan.	65,089.0		24,072.7		89,161.7	7,591.4	81,570.3	217,479.8										
Feb./Feb.	65,432.8		24,109.7		89,542.5	7,571.4	81,971.1	220,510.8										
Mac/Mar.	64,145.2		23,768.7		87,913.9	8,075.8	79,838.2	224,519.6										
Apr./Apr.4	64,013.4		24,246.9		88,260.3	8,193.1	80,067.2	229,120.6										
Mei/May	63,985.4		24,377.7		88,363.1	8,195.0	80,168.1	232,216.5										
Jun/June	65,350.5		24,414.2		89,764.7	8,164.6	81,600.2	240,717.7										
Jul/July	64,262.0		25,085.9		89,347.9	8,725.7	80,622.2	249,885.3										
Ogos/Aug	67,021.2		25,196.9		92,218.1	8,920.4	83,297.8	255,568.4										
Sep/Sept.	67,415.6		25,496.9		92,912.5	8,959.7	83,952.8	238,711.4										
Oktober/Oct.	67,459.9		25,519.1		92,978.9	8,960.4	84,018.5	223,403.9										
Nov/Nov.	68,080.5		26,972.3		95,052.7	8,990.4	86,062.3	213,272.8										
Dis./Dec.	68,808.5		27,281.7		96,090.2	8,442.0	87,648.2	210,200.1										
2006 Jan./Jan.	66,798.2		27,639.3		94,427.5	7,318.3	87,109.2	208,508.3										
Feb./Feb.	67,210.6		27,567.3		94,777.9	7,306.8	87,471.1	214,743.4										
Mac/Mar.	65,817.4		27,460.6		93,278.0	7,271.1	86,006.9	215,153.7										
Apr./Apr.	66,523.7		27,246.7		93,770.3	7,237.5	86,532.8	216,984.9										
Mei/May	67,652.1		28,558.4		96,210.5	7,302.5	88,908.0	220,943.3										

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

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

3 Jumlah aset diawajarkan mengikut wajaran risiko

4 Mula April 2005, Jumlah Aset Berawajaran Risiko, Nisbah Modal Berawajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran

5 Mula September 2005, hanya aset yang mempunyai caj risiko kredit dimasukkan ke dalam kategori Aset Mengikut Wajaran Risiko

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

5 Starting September 2005, only assets that attract credit risk capital charge are included in Assets by Risk Weight category