

III.22

Sistem Perbankan: Komponen Modal Banking System: Constituents of Capital

RM juta

RM million

Akhir tempoh End of period	Modal Kumpulan 1		Modal Kumpulan 2		Jumlah Modal		Pelaburan 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	Asas Mengikut Wajaran Risiko Assets by Risk Weight					Nisbah Modal Berwajaran Risiko Risk-Weighted Capital Ratio (%)	Nisbah Modal Utama Core Capital Ratio (%)	
	Tier-1	Capital	Tier-2	Capital	Total	Capital			Capital Base	Jumlah						
										0%	10%	20%	50%			100%
1990	n/a	n/a	n/a	n/a	n/a	n/a	10,880.0	26,570.0	2,840.2	33,473.8	15,693.1	96,256.6	174,833.8	9.8	7.8	
1991	n/a	n/a	n/a	n/a	n/a	n/a	13,723.8	29,882.1	3,590.3	41,924.3	18,312.4	120,331.4	214,040.5	9.9	8.4	
1992	n/a	n/a	n/a	n/a	n/a	n/a	16,802.1	42,590.0	5,205.7	44,529.7	22,493.7	132,884.3	247,703.4	10.9	9.2	
1993	n/a	n/a	n/a	n/a	n/a	n/a	20,446.9	75,661.9	5,930.0	49,412.5	28,215.7	154,354.5	313,574.6	11.4	8.9	
1994	22,299.6	4,381.6	26,681.2	2,604.3	24,076.9	2,604.3	24,076.9	66,972.4	9,693.0	64,494.7	32,478.1	191,338.0	364,976.2	10.9	9.7	
1995	28,855.3	5,861.1	34,716.4	2,873.7	31,842.7	2,873.7	31,842.7	69,893.4	13,329.1	81,893.6	38,970.6	255,503.8	459,590.5	10.9	9.6	
1996	35,869.2	8,684.0	44,553.2	3,542.1	41,011.1	3,542.1	41,011.1	78,675.4	21,445.9	95,635.8	45,001.3	341,282.1	415,363.6	10.7	9.1	
1997	46,215.6	12,593.9	58,809.5	4,431.4	54,378.1	4,431.4	54,378.1	122,173.9	31,595.5	133,362.1	61,195.3	456,572.1	592,611.8	10.5	9.1	
1998 Dis./Dec.	42,101.5	18,301.6	60,403.2	4,667.4	55,735.8	4,667.4	55,735.8	87,976.1	26,160.3	109,742.4	62,452.4	414,994.2	701,325.4	11.8	8.7	
1999 Dis./Dec. ¹	46,217.5	15,059.3	61,276.8	5,536.2	55,740.6	5,536.2	55,740.6	123,114.1	22,162.8	108,003.1	69,638.4	386,076.1	708,994.5	12.5	10.1	
2000 Dis./Dec. ²	50,729.5	14,753.6	65,483.2	7,662.6	57,820.6	7,662.6	57,820.6	121,482.3	17,864.5	104,355.8	80,985.4	401,143.3	725,831.3	12.5	10.7	
2001 Dis./Dec.	54,719.7	14,945.7	69,665.4	8,923.6	60,741.8	8,923.6	60,741.8	124,850.0	15,985.5	97,737.8	92,692.3	398,087.3	729,352.9	13.0	11.1	
2002 Mac/Mar.	54,172.9	14,345.5	68,518.4	9,438.2	59,080.2	9,438.2	59,080.2	128,947.4	15,845.4	103,974.7	95,574.9	399,389.1	743,731.4	12.6	10.8	
Jun/June	55,811.2	15,664.8	71,475.9	8,455.5	63,020.4	8,455.5	63,020.4	138,853.9	15,049.2	119,804.7	96,064.6	409,150.1	756,937.9	13.2	10.9	
Sep/Sept.	57,114.8	15,751.7	72,866.5	8,325.5	64,540.9	8,325.5	64,540.9	143,696.0	13,700.7	129,995.7	101,984.3	413,204.2	764,721.6	13.3	11.0	
Dis./Dec.	59,037.5	16,988.8	76,026.3	11,029.2	64,997.1	11,029.2	64,997.1	145,302.7	15,765.8	129,536.9	99,549.1	416,721.8	782,688.6	13.2	11.1	
2003 Jan/Jan.	59,087.1	16,972.8	76,060.0	11,028.7	65,031.3	11,028.7	65,031.3	147,014.8	16,251.0	130,763.8	106,865.8	417,173.7	791,189.7	13.2	11.1	
Feb./Feb.	58,936.1	16,988.1	75,924.2	10,951.5	64,972.7	10,951.5	64,972.7	148,553.5	17,092.0	131,461.5	107,401.0	418,375.4	798,798.1	13.1	11.0	
Mac/Mar.	59,499.6	16,948.4	76,447.9	10,947.0	65,500.9	10,947.0	65,500.9	153,693.8	15,652.5	138,041.3	108,392.0	418,918.8	809,656.2	13.2	11.0	
Apr./Apr.	59,260.2	17,171.9	76,432.1	10,919.7	65,512.3	10,919.7	65,512.3	157,894.0	16,566.1	141,327.9	110,128.8	416,756.2	805,786.0	13.3	11.1	
Mei/May	57,107.7	17,585.3	74,692.9	9,059.6	65,633.3	9,059.6	65,633.3	164,588.9	16,030.9	148,557.9	111,477.0	419,235.1	819,595.1	13.2	10.7	
Jun/June	61,275.5	17,802.3	79,077.8	10,002.2	69,075.6	10,002.2	69,075.6	160,692.4	16,900.6	143,791.8	114,319.0	424,907.2	829,060.3	13.7	11.1	
Jul/July	60,155.3	17,714.4	77,869.7	10,135.7	67,734.0	10,135.7	67,734.0	162,514.6	15,485.8	147,028.8	116,715.1	426,544.2	835,094.8	13.3	10.8	
Ogos/Aug	61,365.6	17,875.8	79,241.4	10,123.1	69,118.3	10,123.1	69,118.3	162,336.7	15,357.6	146,979.1	114,471.9	429,536.0	836,960.1	13.5	11.0	
Sep/Sept.	61,315.3	18,377.9	79,693.2	10,589.7	69,103.5	10,589.7	69,103.5	168,084.0	15,392.4	152,691.6	116,592.3	432,668.7	851,241.2	13.4	10.9	
Okt./Oct.	60,752.7	19,131.7	79,884.4	10,587.8	69,296.6	10,587.8	69,296.6	173,158.4	16,813.3	156,345.1	117,975.4	434,605.1	864,076.2	13.3	10.7	
Nov/Nov.	60,798.5	19,180.1	79,978.5	10,613.6	69,364.9	10,613.6	69,364.9	177,724.6	16,807.0	160,917.6	119,326.1	432,016.7	869,757.1	13.4	10.8	
Dis./Dec.	62,727.3	19,410.6	82,138.0	10,604.9	71,533.0	10,604.9	71,533.0	177,443.2	17,256.3	160,186.9	120,995.7	432,769.7	869,009.9	13.8	11.1	
2004 Jan/Jan.	63,225.6	20,162.1	83,387.7	10,677.4	72,710.3	10,677.4	72,710.3	177,229.2	17,926.8	159,302.4	122,131.7	436,291.8	873,756.5	13.9	11.2	
Feb./Feb.	62,971.9	20,181.5	83,153.4	10,745.2	72,408.2	10,745.2	72,408.2	179,463.8	17,027.8	162,436.0	123,256.7	436,222.9	888,549.4	13.8	11.1	
Mac/Mar.	62,909.6	20,428.4	83,338.0	10,498.4	72,839.6	10,498.4	72,839.6	182,038.1	17,147.5	164,890.6	123,704.4	440,151.2	902,618.2	13.7	11.0	
Apr./Apr.	62,445.1	20,648.9	83,094.0	10,494.8	72,599.2	10,494.8	72,599.2	186,693.9	16,402.3	170,291.6	125,529.5	440,288.5	907,863.3	13.6	11.0	
Mei/May	62,133.7	20,842.3	82,976.0	10,493.1	72,482.9	10,493.1	72,482.9	188,160.7	16,000.2	172,160.5	126,464.9	444,842.7	911,904.6	13.5	10.9	
Jun/June	62,843.0	23,041.4	85,884.4	10,587.8	75,296.5	10,587.8	75,296.5	189,801.7	16,060.7	173,741.0	128,151.0	453,843.9	933,958.9	13.7	11.1	

1 Mulai Jun 1999, jadual ini termasuk Institusi Perbankan Islam
2 Mulai November 2000, Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit.

1 Starting June 1999, these tables include Islamic Banks
2 Starting November 2000, Tier 1 Capital includes audited half year after-tax profits.