

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								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	2,604.3	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	2,873.7	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	3,542.1	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	4,431.4	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	4,667.4	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 Mac/Mar. Jun./Jun. ¹ Sept./Sept. Dec/Dec.	40,126.7 43,805.7 45,865.7 46,217.5	19,749.1 18,164.5 14,900.1 15,059.3	59,875.8 61,970.2 60,765.8 61,276.8	4,704.6 4,480.1 4,231.4 5,536.2	4,704.6 4,480.1 4,231.4 5,536.2	4,704.6 4,480.1 4,231.4 5,536.2	55,171.2 57,490.1 56,534.5 55,740.6	102,781.7 116,074.0 122,567.3 123,114.1	23,554.5 23,293.3 24,127.5 22,162.8	112,846.0 103,299.3 106,273.3 108,003.1	63,880.3 64,802.2 67,916.0 69,638.4	393,317.4 391,492.2 384,272.6 386,076.1	696,379.8 698,961.1 705,156.7 708,994.5	12.3 12.9 12.8 12.5	8.7 10.4 10.4 10.1	
2000 Mac/Mar. Jun./June Sept./Sept. Dec/Dec. ²	47,862.2 49,086.7 49,677.9 50,729.5	14,831.0 14,598.5 15,379.2 14,753.6	62,693.2 63,685.2 65,057.1 65,483.2	5,545.8 5,964.6 6,071.0 7,662.6	5,545.8 5,964.6 6,071.0 7,662.6	5,545.8 5,964.6 6,071.0 7,662.6	57,147.4 57,720.6 58,986.1 57,820.6	125,376.9 122,963.2 125,930.2 121,482.3	20,231.5 19,545.4 19,562.9 17,864.5	105,283.3 108,231.2 102,787.4 104,355.8	71,992.3 76,033.8 78,603.3 80,985.4	381,864.1 382,500.6 387,432.7 401,143.3	704,748.1 709,274.2 714,316.5 725,831.3	13.0 13.0 13.1 12.5	10.6 10.7 10.8 10.7	
2001 Jan./Jan. Feb./Feb. Mac/Mar. Apr./Apr. Mei/May Jun./June Jul./July Ogos/Aug Sept./Sept. Okt./Oct. Nov/Nov. Dec/Dec.	49,468.0 50,881.9 49,784.6 49,764.2 50,027.7 51,580.7 51,654.9 52,661.5 52,425.5 52,396.6 52,659.2 54,719.7	13,795.3 13,650.6 13,765.5 13,760.8 14,435.1 15,048.1 15,091.0 14,143.7 14,203.9 14,149.8 14,100.4 14,945.7	63,263.2 64,532.5 63,550.1 63,525.1 64,462.8 66,628.8 66,745.9 66,805.2 66,629.4 66,546.3 66,759.6 69,665.4	8,705.6 8,833.0 7,980.8 8,197.0 8,232.7 7,924.5 7,924.8 8,091.9 8,082.1 8,099.9 8,108.3 8,923.6	8,705.6 8,833.0 7,980.8 8,197.0 8,232.7 7,924.5 7,924.8 8,091.9 8,082.1 8,099.9 8,108.3 8,923.6	8,705.6 8,833.0 7,980.8 8,197.0 8,232.7 7,924.5 7,924.8 8,091.9 8,082.1 8,099.9 8,108.3 8,923.6	54,557.6 55,699.5 55,569.4 55,328.1 56,230.2 58,704.3 58,821.1 58,713.4 58,547.3 58,446.4 58,651.3 60,741.8	124,169.2 123,474.8 113,362.5 111,494.2 106,582.9 104,958.3 107,534.5 106,792.3 110,765.3 112,510.1 118,024.7 124,850.0	16,161.7 15,606.5 15,463.8 16,764.3 16,553.8 18,169.5 16,769.0 16,016.5 15,452.7 15,452.7 14,717.0 15,985.5	104,632.4 106,914.2 109,503.7 107,457.7 110,496.9 116,263.7 117,764.8 114,684.7 111,877.7 101,872.2 94,658.3 97,737.8	81,545.2 82,017.3 83,897.2 86,113.3 87,184.3 86,426.2 87,979.6 89,077.3 90,902.7 91,257.9 92,106.8 92,692.3	398,607.8 396,981.1 392,344.6 389,912.4 390,953.1 396,413.5 397,233.1 398,001.0 399,593.3 400,063.7 400,643.4 398,087.3	725,116.4 724,993.9 714,571.8 711,741.9 711,771.0 722,231.2 727,281.1 724,571.8 728,591.6 721,156.5 720,150.3 729,352.9	11.8 12.1 12.1 12.1 12.3 12.6 12.6 12.6 12.5 12.5 12.6 13.0	10.2 10.5 10.2 10.2 10.2 10.5 10.6 10.6 10.5 10.6 10.6 11.1	
2002 Jan./Jan. Feb./Feb. Mac/Mar. Apr./Apr. Mei/May Jun./June Jul./July Ogos/Aug Sept./Sept. Okt./Oct. Nov/Nov.	54,259.4 53,512.0 54,172.9 54,089.4 54,638.8 55,811.2 56,521.0 56,699.1 56,972.4 56,441.1 57,089.5	14,691.7 14,717.8 14,345.5 14,292.7 13,799.3 15,664.8 15,704.9 15,830.2 15,751.7 15,408.0 15,685.0	68,951.1 68,229.8 68,518.4 68,382.0 68,438.0 71,475.9 72,226.0 72,529.4 72,724.0 71,849.1 72,774.5	9,614.9 9,323.8 9,438.2 9,438.6 9,435.5 8,455.5 8,496.3 8,369.2 8,325.5 8,404.0 8,687.5	9,614.9 9,323.8 9,438.2 9,438.6 9,435.5 8,455.5 8,496.3 8,369.2 8,325.5 8,404.0 8,687.5	9,614.9 9,323.8 9,438.2 9,438.6 9,435.5 8,455.5 8,496.3 8,369.2 8,325.5 8,404.0 8,687.5	59,336.3 58,906.0 59,080.2 58,943.4 59,002.5 63,020.4 63,729.7 64,160.2 64,398.5 63,445.1 64,087.0	127,187.4 127,577.1 128,947.4 139,228.3 137,271.7 138,853.9 140,240.0 142,702.9 143,696.0 143,224.5 147,065.3	14,412.8 15,575.0 15,845.4 15,409.4 15,326.6 15,049.2 14,404.8 13,348.1 13,700.7 14,996.0 15,969.0	100,612.8 102,698.3 103,974.7 95,723.7 106,163.4 96,064.6 99,075.2 97,461.7 92,125.1 95,477.4 105,008.0	93,900.9 94,717.9 95,574.9 97,052.7 96,376.8 97,820.1 99,039.8 100,914.3 101,984.3 103,443.6 104,796.1	397,540.3 399,081.8 399,389.1 402,229.4 410,573.7 409,150.1 408,692.2 410,355.1 413,571.4 413,332.7 415,491.2	733,654.1 739,650.1 743,731.4 749,643.5 765,712.1 756,937.9 761,451.9 764,782.1 765,077.5 770,474.2 788,329.5	12.7 12.6 12.6 12.5 12.3 13.2 13.3 13.3 13.3 13.1 13.1	10.9 10.7 10.8 10.8 10.5 10.9 11.0 11.0 11.0 10.8 10.9	

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