

## III.22 Sistem Perbankan: Komponen Modal Banking System: Constituents of Capital

RM juta

RM million

| Akhir tempoh<br><br>End of period | Modal Kumpulan 1 |          | Modal Kumpulan 2 |         | Jumlah Modal |         | Pelaburan di dalam anak-anak syarikat dan pemegang modal institusi perbankan lain<br><br>Investment in subsidiaries and holdings in other banking institutions capital | Modal Asas<br><br>Capital Base | Asas Mengikut Wajaran Risiko<br>Assets by Risk Weight |           |          |           |           |                 | Nisbah Modal Berwajaran Risiko<br><br>Risk-Weighted Capital Ratio (%) | Nisbah Modal Utama<br><br>Core Capital Ratio (%) |
|-----------------------------------|------------------|----------|------------------|---------|--------------|---------|--|--------------------------------|---|-----------|----------|-----------|-----------|-----------------|---|--|
|                                   | Tier-1           | Capital  | Tier-2           | Capital | Total        | Capital |  |                                | 0%  | 10%       | 20%      | 50%       | 100%      | Jumlah<br>Total |   |  |
|                                   |                  |          |                  |         |              |         |  |                                |   |           |          |           |           |                 |   |  |
| 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 Mac/Mar.                     | 40,126.7         | 19,749.1 | 59,875.8         | 4,704.6 | 55,171.2     | 4,704.6 | 55,171.2   | 102,781.7                      | 23,554.5  | 112,846.0 | 63,880.3 | 393,317.4 | 696,379.8 | 12.3            | 8.7   |  |
| Jun./Jun. 1                       | 43,805.7         | 18,164.5 | 61,970.2         | 4,480.1 | 57,490.1     | 4,480.1 | 57,490.1   | 116,074.0                      | 23,293.3  | 103,299.3 | 64,802.2 | 391,492.2 | 698,961.1 | 12.9            | 10.4  |  |
| Sept./Sept.                       | 45,865.7         | 14,900.1 | 60,765.8         | 4,231.4 | 56,534.5     | 4,231.4 | 56,534.5   | 122,567.3                      | 24,127.5  | 106,273.3 | 67,916.0 | 384,272.6 | 705,156.7 | 12.8            | 10.4  |  |
| Dec./Dec.                         | 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 Mac/Mar.                     | 47,862.2         | 14,831.0 | 62,693.2         | 5,545.8 | 57,147.4     | 5,545.8 | 57,147.4   | 125,376.9                      | 20,231.5  | 105,283.3 | 71,992.3 | 381,864.1 | 704,748.1 | 13.0            | 10.6  |  |
| Jun./June                         | 49,086.7         | 14,598.5 | 63,685.2         | 5,964.6 | 57,720.6     | 5,964.6 | 57,720.6   | 122,963.2                      | 19,545.4  | 108,231.2 | 76,033.8 | 382,500.6 | 709,274.2 | 13.0            | 10.7  |  |
| Sept/ Sept                        | 49,677.9         | 15,379.2 | 65,057.1         | 6,071.0 | 58,986.1     | 6,071.0 | 58,986.1   | 125,930.2                      | 19,562.9  | 102,787.4 | 78,603.3 | 387,432.7 | 714,316.5 | 13.1            | 10.8  |  |
| Dec/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 Jan/Jan.                     | 49,419.5         | 13,795.3 | 63,214.7         | 8,705.6 | 54,509.2     | 8,705.6 | 54,509.2   | 124,169.2                      | 16,161.7  | 104,632.4 | 81,545.2 | 398,607.8 | 725,116.4 | 11.8            | 10.2  |  |
| Feb./Feb.                         | 50,864.3         | 13,645.6 | 64,509.9         | 8,833.0 | 55,676.9     | 8,833.0 | 55,676.9   | 123,474.8                      | 15,606.5  | 106,914.2 | 82,017.3 | 396,981.1 | 724,993.9 | 12.1            | 10.5  |  |
| Mac/Mar.                          | 49,771.9         | 13,765.5 | 63,537.4         | 7,980.8 | 55,556.7     | 7,980.8 | 55,556.7   | 113,362.5                      | 15,463.8  | 109,503.7 | 83,897.2 | 392,344.6 | 714,571.8 | 12.1            | 10.2  |  |
| Apr./Apr.                         | 49,764.2         | 13,760.8 | 63,525.1         | 8,197.0 | 55,328.1     | 8,197.0 | 55,328.1   | 111,494.2                      | 16,764.3  | 107,457.7 | 86,113.3 | 389,912.4 | 711,741.9 | 12.1            | 10.2  |  |
| Mei/May                           | 50,027.7         | 14,435.1 | 64,462.8         | 8,232.7 | 56,230.2     | 8,232.7 | 56,230.2   | 106,582.9                      | 16,553.8  | 110,496.9 | 87,184.3 | 390,953.1 | 711,771.0 | 12.3            | 10.2  |  |
| Jun/June                          | 51,580.7         | 15,048.1 | 66,628.8         | 7,924.5 | 58,704.3     | 7,924.5 | 58,704.3   | 104,958.3                      | 18,169.5  | 116,263.7 | 86,426.2 | 396,413.5 | 722,231.2 | 12.6            | 10.5  |  |
| Jul/July                          | 51,630.2         | 15,091.0 | 66,721.3         | 7,924.8 | 58,796.5     | 7,924.8 | 58,796.5   | 107,534.5                      | 16,769.0  | 117,764.8 | 87,979.6 | 397,233.1 | 727,281.1 | 12.6            | 10.5  |  |
| Ogos/Aug                          | 52,661.5         | 14,143.7 | 66,805.2         | 8,091.9 | 58,713.4     | 8,091.9 | 58,713.4   | 106,792.3                      | 16,016.5  | 114,684.7 | 89,077.3 | 398,001.0 | 724,571.8 | 12.6            | 10.6  |  |
| Sept/Sept.                        | 52,425.5         | 14,203.9 | 66,629.4         | 8,082.1 | 58,547.3     | 8,082.1 | 58,547.3   | 110,765.3                      | 15,452.7  | 111,877.7 | 90,902.7 | 399,593.3 | 728,591.6 | 12.5            | 10.5  |  |
| Okt./Oct.                         | 52,396.6         | 14,149.8 | 66,546.3         | 8,099.9 | 58,446.4     | 8,099.9 | 58,446.4   | 112,510.1                      | 15,452.7  | 101,872.2 | 91,257.9 | 400,063.7 | 721,156.5 | 12.5            | 10.6  |  |
| Nov/Nov.                          | 52,659.2         | 14,100.4 | 66,759.6         | 8,108.3 | 58,651.3     | 8,108.3 | 58,651.3   | 118,024.7                      | 14,717.0  | 94,658.3  | 92,106.8 | 400,643.4 | 720,150.3 | 12.6            | 10.6  |  |
| Dec/Dec.                          | 53,419.5         | 14,960.2 | 68,379.8         | 8,923.6 | 59,456.2     | 8,923.6 | 59,456.2   | 124,822.2                      | 15,985.5  | 97,728.5  | 92,666.9 | 397,872.7 | 729,075.8 | 12.8            | 10.8  |  |
| 2002 Jan/Jan.                     | 53,841.1         | 14,660.1 | 68,501.2         | 9,614.8 | 58,886.3     | 9,614.8 | 58,886.3   | 127,075.3                      | 14,412.8  | 100,597.8 | 93,900.9 | 398,431.0 | 734,417.7 | 12.6            | 10.8  |  |
| Feb./Feb.                         | 53,202.7         | 14,689.6 | 67,892.3         | 9,323.8 | 58,568.5     | 9,323.8 | 58,568.5   | 127,577.1                      | 15,575.0  | 102,698.3 | 94,717.9 | 399,843.4 | 740,411.7 | 12.5            | 10.6  |  |
| Mac/Mar.                          | 54,019.4         | 14,345.4 | 68,364.8         | 9,374.0 | 58,990.8     | 9,374.0 | 58,990.8   | 128,947.7                      | 15,845.3  | 103,974.5 | 95,574.9 | 400,357.6 | 744,700.0 | 12.5            | 10.8  |  |
| Apr./Apr.                         | 54,089.4         | 14,292.7 | 68,382.0         | 9,438.6 | 58,943.4     | 9,438.6 | 58,943.4   | 139,228.3                      | 15,409.4  | 95,723.7  | 97,052.7 | 402,229.4 | 749,643.5 | 12.5            | 10.8  |  |
| Mei/May                           | 54,638.8         | 13,799.3 | 68,438.0         | 9,435.5 | 59,002.5     | 9,435.5 | 59,002.5   | 137,271.7                      | 15,326.6  | 106,163.4 | 96,376.8 | 410,573.7 | 765,712.1 | 12.3            | 10.5  |  |
| Jun/June                          | 54,365.4         | 15,710.1 | 70,075.4         | 8,565.1 | 61,510.3     | 8,565.1 | 61,510.3   | 138,741.3                      | 15,049.2  | 95,986.2  | 97,898.8 | 409,096.8 | 756,772.4 | 12.8            | 10.5  |  |

1 Mulai Jun 1999, jadual ini termasuk Institut 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.