

III.22

Sistem Perbankan: Komponen Modal Banking System: Constituents of Capital

RM juta

RM million

Akhir tempoh End of period	Modal Kumpulan 1 Tier-1 Capital	Modal Kumpulan 2 Tier-2 Capital	Jumlah Modal Total Capital	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 (%)
											Jumlah Total		
						0%	10%	20%	50%	100%			
1990	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	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	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	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	66,972.4	9,693.0	64,494.7	32,478.1	191,338.0	364,976.2	10.9	9.7
1995	28,856.3	5,861.1	34,716.4	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	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	122,173.9	31,595.5	133,362.1	61,195.3	456,572.1	592,611.8	10.5	9.1
1998 Jan./Jan. ¹	45,981.1	12,193.6	58,174.8	4,358.4	53,816.4	124,149.3	35,777.0	126,501.7	65,083.9	460,632.7	812,144.6	10.3	8.6
Feb./Feb.	46,842.8	12,340.7	59,183.5	4,434.2	54,749.3	96,634.2	31,215.3	124,207.7	60,189.3	448,236.6	760,483.1	10.8	9.1
Mac/Mar.	47,716.6	12,755.9	60,472.5	4,434.4	56,038.0	96,055.6	29,585.9	118,664.8	61,451.0	448,072.3	753,829.6	11.1	9.3
Apr./Apr.	47,261.8	13,092.1	60,353.9	4,435.7	55,918.2	97,536.5	27,790.0	109,222.6	63,208.5	441,075.4	738,832.9	11.2	9.3
Mei/May	46,538.1	13,397.0	59,935.1	4,470.4	55,464.7	90,056.2	26,534.9	113,836.7	60,619.9	434,533.8	725,581.5	11.3	9.3
Jun/June	45,652.7	13,701.3	59,354.0	4,529.9	54,824.1	89,669.9	26,902.4	116,401.9	63,462.8	432,154.7	728,591.7	11.2	9.2
Jul./July	44,752.9	14,043.2	58,796.2	4,530.0	54,266.2	83,198.3	26,816.8	119,861.5	62,558.9	428,738.5	721,173.9	11.2	9.0
Ogos/Aug.	40,583.7	13,237.7	53,821.3	4,536.2	49,285.2	78,812.3	27,103.7	121,152.3	63,215.0	427,525.3	717,808.6	10.1	8.2
Sep./Sept.	41,574.2	13,789.5	55,363.7	4,539.8	50,823.8	72,152.7	25,099.6	115,966.3	62,440.3	422,194.4	697,853.4	10.6	8.5
Okt./Oct.	38,424.9	19,122.4	57,547.3	4,545.2	53,002.1	79,500.2	24,748.1	105,906.5	62,783.7	420,053.2	692,991.7	11.2	7.9
Nov./Nov.	40,890.6	18,046.1	58,936.7	4,664.7	54,272.0	79,418.6	24,125.1	104,632.8	62,517.3	415,939.4	686,633.1	11.5	8.5
Dis./Dec.	42,101.5	18,301.6	60,403.2	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 Jan./Jan.	41,464.2	18,296.6	59,760.8	4,658.5	55,102.4	92,146.3	24,973.2	113,723.0	62,772.7	405,766.0	699,381.2	11.9	8.7
Feb./Feb.	40,204.8	18,273.7	58,478.5	4,654.9	53,823.6	98,370.9	23,927.5	108,535.2	63,840.1	402,396.9	697,070.6	11.7	8.5
Mac/Mar.	40,126.7	19,749.1	59,875.8	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
Apr./Apr.	39,507.8	20,117.1	59,624.9	4,711.2	54,913.8	106,801.7	22,667.0	112,976.7	64,029.7	388,277.3	694,752.3	12.3	8.6
Mei/May ²	40,480.0	18,785.4	59,265.3	4,671.4	54,594.0	104,724.7	23,970.7	108,442.5	64,516.3	394,628.6	696,282.8	12.1	9.8
Jun/June	43,805.7	18,164.5	61,970.2	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
Jul./July	45,218.2	16,882.2	62,100.4	4,639.5	57,460.9	123,597.7	24,913.5	103,997.2	65,318.4	386,547.6	704,374.4	13.0	10.4
Ogos/Aug.	44,967.5	16,165.9	61,133.4	4,629.2	56,504.2	128,283.1	23,517.5	104,561.7	65,500.6	383,198.4	705,061.4	12.9	10.4
Sept./Sept.	45,865.7	14,900.1	60,765.8	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
Okt./Oct.	46,196.5	14,460.7	60,657.2	4,605.7	56,051.5	116,611.5	23,106.6	100,964.6	68,414.7	386,629.4	695,726.8	12.6	10.4
Nov./Nov.	46,231.8	14,515.4	60,747.2	4,575.8	56,171.4	117,123.2	21,525.9	102,101.9	68,987.9	387,277.7	697,016.5	12.6	10.3
Dec./Dec.	46,217.5	15,059.3	61,276.8	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 Jan./Jan.	46,294.0	15,050.7	61,344.7	5,593.8	55,750.9	122,548.6	21,032.4	107,268.1	69,545.2	383,524.7	703,919.0	12.6	10.2
Feb./Feb.	46,829.2	14,983.4	61,812.6	5,649.9	56,162.6	125,890.8	20,990.9	106,169.7	70,628.7	382,454.8	706,134.8	12.7	10.3
Mac/Mar.	47,862.2	14,831.0	62,693.2	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
Apr./Apr.	48,688.0	15,082.6	63,770.6	5,550.0	58,220.6	127,337.5	20,536.1	102,298.7	72,268.2	381,786.1	704,226.7	13.2	10.8
Mei/May	48,938.5	14,738.2	63,676.7	5,558.6	58,118.1	120,934.2	19,837.2	103,089.4	72,154.3	385,930.5	701,945.6	13.1	10.7
Jun/June	49,086.7	14,598.5	63,685.2	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
Jul./July	48,564.8	14,630.3	63,195.1	6,002.2	57,192.9	118,056.3	18,675.5	105,969.8	75,890.0	385,810.8	704,402.3	12.8	10.5
Ogos/Aug	49,732.0	15,077.5	64,809.5	6,058.5	58,751.0	122,980.0	20,516.2	101,875.7	77,533.9	388,181.4	711,087.2	13.1	10.8
Sept/ Sept	49,677.9	15,379.2	65,057.1	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
Okt./Oct.	49,715.8	15,139.6	64,855.3	6,397.6	58,457.8	126,785.5	18,321.4	98,235.2	79,604.6	391,715.4	714,662.1	12.9	10.7
Nov/Nov. ³	50,065.6	15,290.2	65,355.8	6,615.4	58,740.3	119,197.2	19,017.8	106,957.6	79,569.2	394,463.8	719,205.7	12.8	10.7
Dec/Dec.	50,170.5	15,033.7	65,204.2	7,687.6	57,516.6	121,104.9	17,826.4	104,504.6	80,979.0	401,780.6	726,195.5	12.4	10.5
2001 Jan./Jan.	49,378.6	13,771.8	63,150.4	8,705.6	54,444.8	124,001.2	16,127.0	104,522.5	81,545.2	398,839.9	725,035.8	11.8	10.1
Feb./Feb.	50,823.4	13,622.1	64,445.5	8,833.0	55,612.5	123,332.3	15,571.8	106,963.9	82,017.3	397,290.8	725,176.1	12.1	10.4
Mac/Mar.	50,132.3	13,712.0	63,844.4	7,980.5	55,863.9	113,370.9	15,463.8	108,644.7	83,958.2	393,962.6	715,400.2	12.2	10.3

1 Selepas mengambil kira kerugian sebuah bank perdagangan.
2 Mulai Mei 1999, jadual ini termasuk Institusi Perbankan Islam
3 Mulai November 2000, Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit.

1 After incorporating the losses of one commercial bank.
2 Starting May 2000, these tables include Islamic Banks
3 Starting November 2000, Tier 1 Capital includes audited half year after-tax profits.