# 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 pemegangan 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 (%)* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 0% | 10% | 20% | 50% | 100% | Jumlah / *Total* | | |
| 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 | 28,855.3 | 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* | 47,218.1 | 13,157.4 | 60,375.5 | 4,486.7 | 55,888.8 | 88,613.2 | 26,755.4 | 114,921.2 | 60,494.6 | 436,720.0 | 727,504.4 | 11.3 | 9.4 |
| Jun/*Jun.* | 46,123.6 | 13,508.3 | 59,631.8 | 4,548.0 | 55,083.8 | 87,963.4 | 26,853.8 | 113,656.1 | 63,361.9 | 435,664.4 | 727,499.6 | 11.2 | 9.2 |
| Jul./*Jul.* | 45,395.5 | 13,841.0 | 59,236.5 | 4,548.2 | 54,688.3 | 81,108.0 | 26,739.8 | 119,427.2 | 62,478.8 | 432,717.5 | 722,471.3 | 11.1 | 9.1 |
| Ogos/*Aug.* | 41,156.5 | 13,044.9 | 54,201.4 | 4,555.1 | 49,646.3 | 76,271.7 | 27,445.1 | 120,616.3 | 63,180.1 | 432,455.5 | 719,968.7 | 10.1 | 8.2 |
| Sep./*Sep.* | 42,164.0 | 13,793.6 | 55,957.6 | 4,558.9 | 51,398.8 | 70,637.1 | 24,808.4 | 111,698.0 | 62,156.1 | 427,196.3 | 696,495.9 | 10.6 | 8.5 |
| Okt./*Oct.* | 38,978.2 | 19,515.5 | 58,493.7 | 4,565.0 | 53,928.7 | 77,154.2 | 25,058.3 | 105,495.3 | 62,517.3 | 424,553.4 | 694,778.6 | 11.2 | 7.9 |
| Nov./*Nov.* | 41,373.0 | 18,528.0 | 59,901.0 | 4,684.2 | 55,216.8 | 78,610.9 | 24,366.4 | 104,240.6 | 62,243.4 | 419,950.3 | 689,411.5 | 11.6 | 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* | 39,562.8 | 18,739.3 | 58,302.1 | 4,656.1 | 53,646.0 | 103,908.5 | 23,932.4 | 107,594.0 | 63,137.2 | 391,758.4 | 690,330.5 | 12.0 | 9.7 |
| Jun/*Jun.* | 42,748.0 | 18,111.3 | 60,859.3 | 4,542.6 | 56,316.7 | 115,160.7 | 23,242.3 | 101,032.8 | 63,357.9 | 389,379.8 | 692,173.5 | 12.7 | 10.2 |
| Jul./*Jul.* | 44,275.5 | 17,162.1 | 61,437.6 | 4,624.3 | 56,813.3 | 122,914.4 | 24,875.9 | 102,270.9 | 63,870.2 | 383,808.4 | 697,739.7 | 13.0 | 10.3 |
| Ogos/*Aug.* | 44,039.6 | 16,114.3 | 60,153.9 | 4,614.0 | 55,539.9 | 127,594.8 | 23,447.4 | 102,855.1 | 64,047.2 | 379,992.2 | 697,936.8 | 12.8 | 10.3 |
| Sept/*Sept.* | 44,942.0 | 14,856.4 | 59,798.4 | 4,216.1 | 55,582.3 | 121,862.4 | 24,000.8 | 104,783.3 | 66,479.9 | 381,297.5 | 698,423.9 | 12.7 | 10.3 |
| Oct/*Oct.* | 44,967.5 | 14,386.0 | 59,353.5 | 4,590.5 | 54,763.0 | 114,932.1 | 22,823.0 | 98,569.5 | 66,605.6 | 375,475.1 | 678,405.3 | 12.7 | 10.4 |
| Nov/*Nov.* | 44,968.0 | 14,435.8 | 59,403.8 | 4,560.6 | 54,843.2 | 115,776.4 | 20,997.4 | 99,564.9 | 67,176.9 | 382,561.5 | 686,077.0 | 12.5 | 10.2 |
| Dec/*Dec.* | 43,829.2 | 15,007.9 | 58,837.2 | 4,891.9 | 53,945.3 | 121,706.9 | 21,734.8 | 103,670.4 | 67,827.9 | 381,812.8 | 696,752.7 | 12.3 | 9.9 |
| 2000 Jan/*Jan.* | 44,185.4 | 15,066.5 | 59,251.9 | 4,981.5 | 54,270.5 | 119,977.7 | 20,657.2 | 104,234.6 | 67,710.0 | 379,066.1 | 691,645.7 | 12.5 | 10.0 |
| Feb./*Feb.* | 45,837.3 | 15,195.9 | 61,033.2 | 5,481.4 | 55,551.8 | 124,546.6 | 20,573.7 | 101,753.0 | 68,645.8 | 377,750.7 | 693,269.8 | 12.8 | 10.2 |
| Mac/*Mar.* | 46,538.9 | 14,736.6 | 61,275.6 | 5,492.1 | 55,783.5 | 124,151.2 | 19,865.5 | 99,927.6 | 69,988.3 | 377,478.6 | 691,411.2 | 12.8 | 10.4 |

1 Selepas mengambilkira kerugian sebuah bank perdagangan.

*1 After incorporating the losses of one commercial bank.*