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 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*		
	Tier-1	*Capital*	*Tier-2*	*Capital*	*Total*	*Capital*										
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	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	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
	Jun/ *Jun.* [1]	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
	Sep/*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
	Dis./*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	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
	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
	Sep/*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
	Dis./*Dec.*	50,729.5		14,753.6		65,483.2	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.*	49,468.0		13,795.3		63,263.2	8,705.6	54,557.6	124,169.2	16,161.7	104,632.4	81,545.2	398,607.8	725,116.4	11.8	10.2
	Feb./*Feb.*	50,881.9		13,650.6		64,532.5	8,833.0	55,699.5	123,474.8	15,606.5	106,914.2	82,017.3	396,981.1	724,993.9	12.1	10.5
	Mac/*Mar.*	49,784.6		13,765.5		63,550.1	7,980.8	55,569.4	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	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	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	104,958.3	18,169.5	116,263.7	86,426.2	396,413.5	722,231.2	12.6	10.5
	Jul/*July*	51,654.9		15,091.0		66,745.9	7,924.8	58,821.1	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	106,792.3	16,016.5	114,684.7	89,077.3	398,001.0	724,571.8	12.6	10.6
	Sep/*Sept.*	52,425.5		14,203.9		66,629.4	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	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	118,024.7	14,717.0	94,658.3	92,106.8	400,643.4	720,150.3	12.6	10.6
	Dis./*Dec.*	54,719.7		14,945.7		69,665.4	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	Jan/*Jan.*	54,259.4		14,691.7		68,951.1	9,614.9	59,336.3	127,187.4	14,412.8	100,612.8	93,900.9	397,540.3	733,654.1	12.7	10.9
	Feb./*Feb.*	53,512.0		14,717.8		68,229.8	9,323.8	58,906.0	127,577.1	15,575.0	102,698.3	94,717.9	399,081.8	739,650.1	12.6	10.7
	Mac/*Mar.*	54,172.9		14,345.5		68,518.4	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
	Apr./*Apr.*	54,089.4		14,292.7		68,382.0	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	137,271.7	15,326.6	106,163.4	96,376.8	410,573.7	765,712.1	12.3	10.5
	Jun/*June*	55,811.2		15,664.8		71,475.9	8,455.5	63,020.4	138,853.9	15,049.2	96,064.6	97,820.1	409,150.1	756,937.9	13.2	10.9
	Jul/*July*	56,521.0		15,704.9		72,226.0	8,496.3	63,729.7	140,240.0	14,404.8	99,075.2	99,039.8	408,692.2	761,451.9	13.3	11.0
	Ogos/*Aug*	56,699.1		15,830.2		72,529.4	8,369.2	64,160.2	142,702.9	13,348.1	97,461.7	100,914.3	410,355.1	764,782.1	13.3	11.0
	Sep/*Sept.*	57,114.8		15,751.7		72,866.5	8,325.5	64,540.9	143,696.0	13,700.7	92,136.5	101,984.3	413,204.2	764,721.6	13.3	11.0
	Okt./*Oct.*	56,561.2		15,408.0		71,969.2	8,404.0	63,565.2	143,224.5	14,996.0	95,477.4	103,443.6	413,327.3	770,468.8	13.1	10.8
	Nov/*Nov.*	57,089.5		15,685.0		72,774.5	8,687.5	64,087.0	147,065.3	15,969.0	105,008.0	104,796.1	415,199.5	788,037.8	13.1	10.9
	Dis./*Dec.*	57,228.1		16,951.0		74,179.1	11,030.9	63,148.2	145,371.4	15,768.5	100,607.8	105,338.4	417,761.8	784,847.9	12.8	10.7

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.