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*	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/*Jun*.	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./*Jul.*	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./*Sep*.	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/*Jun*.	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./*Jul.*	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
Oct/*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.*[3]	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.*	49,841.9	13,717.6	63,559.5	7,731.1	55,828.4	123,875.0	16,096.5	104,870.8	81,766.5	396,894.6	723,503.4	12.1	10.3

1 Selepas mengambilkira 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.