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*	Aset Mengikut Wajaran Risiko / *Assets by Risk Weight*					Jumlah aset berwajaran risiko[3] / *Total Risk Weighted Assets*[3]	Nisbah Modal Berwajaran Risiko / *Risk Weighted Capital Ratio (%)*	Nisbah Modal Teras / *Core Capital Ratio (%)*
						0%	10%	20%	50%	100%			
2000 Dis./Dec.2	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	464,293.6	12.5	10.7
2001 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	465,579.6	13.0	11.1
2002 Dis./Dec.	59,037.5	16,988.8	76,026.3	11,029.2	64,997.1	145,302.7	15,765.8	99,549.1	105,349.2	416,721.8	490,882.8	13.2	11.1
2003 Jan/Jan.	59,087.1	16,972.8	76,060.0	11,028.7	65,031.3	147,014.8	16,251.0	103,884.4	106,865.8	417,173.7	493,008.6	13.2	11.1
Feb./Feb.	58,936.1	16,988.1	75,924.2	10,951.5	64,972.7	148,553.5	17,092.0	107,376.3	107,401.0	418,375.4	495,260.3	13.1	11.0
2003 Mac/Mar.	59,499.6	16,948.4	76,447.9	10,947.0	65,500.9	153,693.8	15,652.5	112,999.0	108,392.0	418,918.8	497,279.9	13.2	11.0
Apr./Apr.	59,260.2	17,171.9	76,432.1	10,919.7	65,512.3	157,894.0	16,566.1	104,440.8	110,128.8	416,756.2	494,365.4	13.3	11.1
Mei/May	57,107.7	17,585.3	74,692.9	9,059.6	65,633.3	164,588.9	16,030.9	108,263.4	111,477.0	419,235.1	498,229.3	13.2	10.7
Jun/June	61,275.5	17,802.3	79,077.8	10,002.2	69,075.6	160,692.4	16,900.6	114,319.0	112,241.0	424,907.2	505,581.6	13.7	11.1
Jul/July	60,155.3	17,714.4	77,869.7	10,135.7	67,734.0	162,514.6	15,485.8	116,715.1	113,835.1	426,544.2	508,353.4	13.3	10.8
Ogos/Aug	61,365.6	17,875.8	79,241.4	10,123.1	69,118.3	162,336.7	15,357.6	114,471.9	115,257.9	429,536.0	511,595.0	13.5	11.0
Sep/Sept.	61,315.3	18,377.9	79,693.2	10,589.7	69,103.5	168,084.0	15,392.4	118,503.8	116,592.3	432,668.7	516,204.8	13.4	10.9
Okt./Oct.	60,752.7	19,131.7	79,884.4	10,587.8	69,296.6	173,158.4	16,813.3	121,524.0	117,975.4	434,605.1	519,578.9	13.3	10.7
Nov/Nov.	60,798.5	19,180.1	79,978.5	10,613.6	69,364.9	177,724.6	16,807.0	123,882.7	119,326.1	432,016.7	518,136.9	13.4	10.8
Dis./Dec.	62,727.3	19,410.6	82,138.0	10,604.9	71,533.0	177,443.2	17,256.3	120,995.7	120,545.1	432,769.7	518,967.0	13.8	11.1
2004 Jan/Jan.	63,225.6	20,162.1	83,387.7	10,677.4	72,710.3	177,229.2	17,926.8	120,177.0	122,131.7	436,291.8	523,185.7	13.9	11.2
Feb./Feb.	62,971.9	20,181.5	83,153.4	10,745.2	72,408.2	179,463.8	17,027.8	132,578.2	123,256.7	436,222.9	526,069.7	13.8	11.1
Mac/Mar.	62,909.6	20,428.4	83,338.0	10,498.4	72,839.6	182,038.1	17,147.5	139,577.0	123,704.4	440,151.2	531,633.6	13.7	11.0
Apr./Apr.	62,445.1	20,648.9	83,094.0	10,494.8	72,599.2	186,693.9	16,402.3	138,949.1	125,529.5	440,288.1	532,482.9	13.6	11.0
Mei/May	62,133.7	20,842.3	82,976.0	10,493.1	72,482.9	188,176.7	16,000.2	136,436.1	126,464.9	444,842.5	536,962.2	13.5	10.9
Jun/June	65,843.6	23,083.3	88,926.9	10,574.4	78,352.5	189,778.0	16,060.7	146,101.2	128,108.5	453,402.4	548,283.0	14.3	11.7
Jul/July	64,311.9	23,103.3	87,415.2	10,566.8	76,848.3	191,532.5	15,535.3	152,720.7	130,029.5	450,380.9	547,493.3	14.0	11.4
Ogos/Aug	65,198.0	23,245.1	88,443.1	10,345.2	78,097.9	191,403.2	16,799.4	150,988.1	131,823.4	454,487.9	552,277.1	14.1	11.5
Sep/Sept.	63,714.3	22,787.7	86,502.0	9,378.8	77,123.2	194,881.3	16,848.6	123,965.8	131,907.9	461,536.4	553,968.3	13.9	11.4
Okt./Oct.	61,767.9	23,153.1	84,921.0	8,284.2	76,636.8	197,685.9	16,429.1	121,676.6	133,581.1	463,239.1	556,007.9	13.8	11.0
Nov/Nov.	61,614.2	23,245.4	84,859.6	7,967.6	76,892.0	204,714.5	15,095.4	118,138.2	135,087.1	467,729.5	560,410.2	13.7	10.9
Dis./Dec.	64,920.4	23,611.6	88,532.0	7,294.7	81,237.3	210,391.3	14,669.8	120,316.9	136,487.1	471,839.2	565,613.1	14.4	11.4
2005 Jan/Jan.	65,089.0	24,072.7	89,161.7	7,591.4	81,570.3	217,479.8	14,226.9	118,119.1	139,362.4	473,901.7	568,629.4	14.3	11.3
Feb./Feb.	65,432.8	24,109.7	89,542.5	7,571.4	81,971.1	220,510.8	13,494.1	118,504.4	140,744.3	474,715.1	570,137.5	14.4	11.3
Mac/Mar.	64,145.2	23,768.7	87,913.9	8,075.8	79,838.2	224,519.6	14,629.2	117,022.9	130,849.2	489,983.1	580,275.2	13.8	10.9
Apr./Apr.4	64,013.4	24,246.9	88,260.3	8,193.1	80,067.2	229,120.6	13,207.0	118,414.2	132,370.5	492,300.3	601,062.5	13.3	10.5
Mei/May	63,985.4	24,377.7	88,363.1	8,195.0	80,168.1	232,216.5	12,811.2	126,560.0	133,484.6	492,794.0	602,456.1	13.3	10.5
Jun/June	65,850.5	24,414.2	90,264.7	8,164.6	82,100.2	240,717.7	12,685.8	113,022.8	135,201.8	497,833.0	605,447.2	13.6	10.8
Jul/July	64,262.0	25,095.9	89,357.9	8,725.7	80,632.3	249,885.3	11,811.5	117,555.8	137,535.4	495,005.9	606,397.3	13.3	10.4
Ogos/Aug	67,021.2	25,196.9	92,218.1	8,920.4	83,297.8	255,568.4	11,098.3	114,173.4	139,052.7	500,696.9	613,555.2	13.6	10.8
Sep/Sept.	67,415.6	25,496.9	92,912.5	8,959.7	83,952.8	238,711.4	8,868.5	97,375.2	140,587.8	493,601.2	621,701.7	13.5	10.7
Okt./Oct.	67,459.9	25,519.1	92,978.9	8,960.4	84,018.5	223,403.9	8,679.3	95,301.5	143,044.5	497,024.5	623,099.1	13.5	10.7
Nov/Nov.	68,080.5	26,972.3	95,052.7	8,990.4	86,062.3	213,272.8	8,179.2	92,518.8	144,254.1	497,738.2	625,736.5	13.8	10.8
Dis./Dec.	69,171.9	27,266.1	96,438.0	9,340.5	87,097.5	210,140.9	8,226.9	101,252.3	145,524.9	504,217.5	637,308.3	13.7	10.7
2006 Jan/Jan.	66,788.0	27,639.3	94,427.3	8,238.3	86,189.0	208,508.3	8,864.8	92,016.3	145,632.3	509,253.5	641,527.0	13.4	10.3
Feb./Feb.	67,210.4	27,567.3	94,777.7	8,227.2	86,550.6	214,743.4	9,187.1	99,824.7	146,697.2	510,407.1	643,319.0	13.5	10.3
Mac/Mar.	66,121.5	27,432.4	93,553.9	8,192.1	85,361.8	215,153.7	8,368.7	108,570.0	147,712.2	513,856.9	651,219.6	13.1	10.0
Apr./Apr.	66,826.0	27,218.6	94,044.6	10,157.5	83,887.1	215,552.4	8,523.8	109,284.1	150,562.8	519,158.2	658,848.9	12.7	10.0
Mei/May	67,652.1	28,558.4	96,210.5	11,038.5	85,172.0	220,943.3	7,817.1	109,523.1	150,515.6	522,664.5	663,683.6	12.8	10.1
Jun/June	69,619.2	28,449.1	98,068.3	10,666.3	87,402.0	216,865.0	7,331.0	117,034.8	152,328.5	525,824.8	670,087.3	13.0	10.2
Jul/July	69,651.3	28,453.1	98,104.4	10,531.7	87,572.7	216,439.1	6,691.2	118,454.7	153,308.0	530,773.1	679,742.3	12.9	10.1
Ogos/Aug	72,985.4	27,915.7	100,901.1	10,486.9	90,414.2	217,380.2	5,509.3	133,700.2	154,808.9	533,929.1	686,110.9	13.2	10.5

1 Mulai Jun 1999, jadual ini termasuk Institusi bank-bank Islam.
2 Mulai November 2000, Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit.
3 Jumlah aset diwajarkan mengikut wajaran risiko
4 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran
5 Mulai September 2005, hanya aset yang mempunyai caj risiko credit dimasukkan ke dalam kategori Aset Mengikut Wajaran Risiko

1 Starting June 1999 , these tables include Islamic banks.
2 Starting November 2000, Tier 1 Capital includes audited half year after-tax profits.
3 Sum of assets weighted by risk-weights
4 Starting April 2005, Total Risk-Weighted Assetss, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor
5 Starting September 2005, only assets that attract credit risk capital charge are included in Assets by Risk Weight category