# III.22 Sistem Perbankan: Komponen Modal
## *Banking System: Constituents of Capital*

RM juta *RM million*

| Akhir tempoh<br>*End of period* | Modal Kumpulan 1<br>*Tier-1 Capital* | Modal Kumpulan 2<br>*Tier-2 Capital* | Jumlah Modal<br>*Total Capital* | Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain<br>*Investment in subsidiaries and holdings in other banking institutions capital* | Modal Asas<br>*Capital Base* | Asas Mengikut Wajaran Risiko<br>*Assets by Risk Weight* | | | | | | Nisbah Modal Berwajaran Risiko<br>*Risk-Weighted Capital Ratio (%)* | Nisbah Modal Utama<br>*Core Capital Ratio (%)* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 0% | 10% | 20% | 50% | 100% | Jumlah<br>*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 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 |
| 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 |
| 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 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 |
| 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 |
| Dec/*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 | 725,831.3 | 12.5 | 10.7 |
| 2001 Jan/*Jan.* | 49,419.5 | 13,795.3 | 63,214.7 | 8,705.6 | 54,509.2 | 124,169.2 | 16,161.7 | 104,632.4 | 81,545.2 | 398,607.8 | 725,116.4 | 11.8 | 10.2 |
| Feb./*Feb.* | 50,864.3 | 13,645.6 | 64,509.9 | 8,833.0 | 55,676.9 | 123,474.8 | 15,606.5 | 106,914.2 | 82,017.3 | 396,981.1 | 724,993.9 | 12.1 | 10.5 |
| Mac/*Mar.* | 49,771.9 | 13,765.5 | 63,537.4 | 7,980.8 | 55,556.7 | 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* | 51,630.2 | 15,091.0 | 66,721.3 | 7,924.8 | 58,796.5 | 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 |
| Sept/*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 |
| Dec/*Dec* . | 53,419.5 | 14,960.2 | 68,379.8 | 8,923.6 | 59,456.2 | 124,822.2 | 15,985.5 | 97,728.5 | 92,666.9 | 397,872.7 | 729,075.8 | 12.8 | 10.8 |
| 2002 Jan/*Jan.* | 53,841.1 | 14,660.1 | 68,501.2 | 9,614.8 | 58,886.3 | 127,075.3 | 14,412.8 | 100,597.8 | 93,900.9 | 398,431.0 | 734,417.7 | 12.6 | 10.8 |
| Feb./*Feb.* | 53,098.9 | 14,725.8 | 67,824.7 | 9,323.8 | 58,500.9 | 127,420.3 | 15,575.0 | 102,686.0 | 94,717.9 | 400,005.4 | 740,404.6 | 12.5 | 10.6 |
| Mac/*Mar.* | 53,764.2 | 14,380.8 | 68,145.0 | 9,378.5 | 58,766.5 | 128,903.7 | 15,845.3 | 104,019.2 | 95,574.8 | 400,355.3 | 744,698.4 | 12.5 | 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.*