# 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* 0% | 10% | 20% | 50% | 100% | Jumlah *Total* | Nisbah Modal Berwajaran Risiko *Risk-Weighted Capital Ratio (%)* | Nisbah Modal Utama *Core Capital Ratio (%)* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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] | 50,182.4 | 15,054.1 | 65,236.5 | 7,457.6 | 57,778.9 | 121,113.4 | 17,826.4 | 104,423.9 | 80,893.2 | 402,308.9 | 726,565.8 | 12.4 | 10.5 |

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.*