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%			
1995	28,855.3	5,861.1	34,716.4	2,873.7	31,842.3	69,893.4	13,329.1	81,893.6	38,970.6	255,503.8	292,700.7	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	385,054.5	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	517,001.7	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	470,784.9	11.8	8.7
1999 Dis./Dec.1	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	444,712.2	12.5	10.1
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	637,316.3	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.	66,012.0	27,432.4	93,444.4	8,192.1	85,252.3	215,153.7	8,368.7	108,570.0	147,712.2	513,856.9	651,219.6	13.1	10.0
Apr./Apr.	66,716.5	27,218.6	93,935.1	10,157.5	83,777.6	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	68,599.9	28,461.9	97,061.8	10,666.3	86,395.6	216,867.3	7,331.0	117,034.8	152,242.1	525,712.3	670,176.8	12.9	10.1
Jul/July	69,551.1	28,494.2	98,045.2	10,531.7	87,513.5	216,439.1	6,691.2	118,454.7	153,310.0	530,792.7	679,762.9	12.9	10.1

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