# 2.22 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% | | | |
| 2008 Jan/Jan.[5] | 86,358.3 | 33,149.8 | 119,508.1 | 9,209.4 | 110,298.7 | 286,031.3 | 6,257.4 | 199,069.2 | 179,978.5 | 615,946.2 | 808,648.5 | 13.6 | 10.6 |
| Feb./Feb. | 87,040.6 | 33,508.6 | 120,549.1 | 10,762.3 | 109,786.8 | 298,990.2 | 6,319.5 | 196,356.6 | 181,520.1 | 620,850.9 | 816,439.1 | 13.4 | 10.6 |
| Mac/Mar. | 86,689.9 | 35,393.7 | 122,083.6 | 10,813.0 | 111,270.6 | 297,008.1 | 6,554.8 | 190,156.3 | 185,214.9 | 629,440.9 | 833,831.6 | 13.3 | 10.4 |
| Apr./Apr. | 85,073.3 | 35,288.4 | 120,361.8 | 11,289.1 | 109,072.7 | | | | | | 832,596.4 | 13.1 | 10.1 |
| Mei/May | 85,041.5 | 36,977.8 | 122,019.3 | 11,261.6 | 110,757.7 | | | | | | 854,255.0 | 13.0 | 9.9 |
| Jun/June | 94,739.9 | 37,115.8 | 131,855.6 | 13,316.1 | 118,539.6 | | | | | | 870,870.1 | 13.6 | 10.8 |
| Jul/July | 95,144.6 | 37,179.9 | 132,324.5 | 13,425.0 | 118,899.5 | | | | | | 873,438.2 | 13.6 | 10.9 |
| Ogos/Aug | 96,168.6 | 37,733.2 | 133,901.8 | 14,853.1 | 119,048.7 | | | | | | 885,695.8 | 13.4 | 10.8 |
| Sep/Sept | 97,742.5 | 37,906.6 | 135,649.2 | 20,154.6 | 115,494.6 | | | | | | 889,824.1 | 13.0 | 10.6 |
| Okt./Oct. | 98,600.5 | 37,290.1 | 135,890.7 | 21,540.5 | 114,350.2 | | | | | | 903,259.8 | 12.7 | 10.4 |
| Nov/Nov. | 98,664.2 | 40,671.0 | 139,335.2 | 25,545.7 | 113,789.5 | | | | | | 911,899.8 | 12.5 | 10.4 |
| Dis./Dec. | 101,242.1 | 39,894.4 | 141,136.5 | 25,943.4 | 115,193.1 | | | | | | 910,824.4 | 12.6 | 10.6 |
| 2009 Jan/Jan. | 106,229.9 | 39,190.5 | 145,420.4 | 26,636.8 | 118,783.6 | | | | | | 909,322.9 | 13.1 | 11.1 |
| Feb./Feb. | 106,254.6 | 39,921.0 | 146,175.6 | 26,408.1 | 119,767.5 | | | | | | 909,087.9 | 13.2 | 11.2 |
| Mac/Mar. | 107,457.7 | 39,716.6 | 147,174.3 | 26,732.3 | 120,442.0 | | | | | | 886,746.5 | 13.6 | 11.6 |
| Apr./Apr. | 113,966.3 | 39,328.8 | 153,295.1 | 27,197.7 | 126,097.4 | | | | | | 889,343.9 | 14.2 | 12.3 |
| Mei/May | 113,569.9 | 38,973.3 | 152,543.3 | 27,214.7 | 125,328.6 | | | | | | 881,940.6 | 14.2 | 12.3 |
| Jun/June | 116,784.7 | 38,130.4 | 154,915.0 | 27,333.7 | 127,581.3 | | | | | | 904,124.4 | 14.1 | 12.4 |
| Jul/July | 118,635.0 | 37,768.2 | 156,403.2 | 27,198.0 | 129,205.1 | | | | | | 909,539.1 | 14.2 | 12.6 |

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 Januari 2008, pengiraan termasuk institusi perbankan di bawah pendekatan standard Basel II

*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 January 2008, figures incorporate banking institutions under the Basel II standard approached*