III.24 Syarikat Kewangan: Komponen Modal
Finance Companies: 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 perbankanlain / *Investment in subsidiaries and holdings in other banking institutions capital*	Modal Asas / *Capital Base*	Aset Mengikut Wajaran Risiko / *Assets by Risk Weight* 0%	10%	20%	50%	100%	Jumlah aset berwajaran risiko[2] / *Total Risk Weighted Assets*[2]	Nisbah Modal Berwajaran Risiko / *Risk-Weighted Capital Ratio (%)*	Nisbah Modal Teras / *Core Capital Ratio (%)*
1998 Dis./Dec.	6,305.4	3,439.7	9,745.1	35.9	9,709.2	11,001.8	4,594.4	19,528.9	12,410.3	76,567.0	87,137.3	11.1	7.2
1999 Dis./Dec.	5,582.0	2,691.1	8,273.1	45.9	8,227.2	15,068.7	4,061.7	17,158.0	11,648.9	66,607.9	76,270.2	10.8	7.3
2000 Dis/Dec.1	6,200.8	2,962.6	9,163.4	137.4	9,026.0	13,540.0	3,849.0	12,284.3	12,715.0	69,062.3	78,261.5	11.5	8.8
2001 Dis./Dec.	7,617.9	3,090.1	10,708.0	562.6	10,145.4	13,465.6	2,990.9	8,796.2	13,103.1	75,516.9	84,126.7	12.1	9.8
2002 Dis./Dec.	8,593.9	2,753.6	11,347.5	238.2	11,109.2	15,404.7	1,920.8	8,905.8	13,706.5	83,962.7	92,789.2	12.0	9.1
2003 Jan/Jan.	8,477.0	2,773.6	11,250.6	238.2	11,012.3	14,893.3	1,706.1	9,003.9	13,756.8	84,910.6	93,760.4	11.7	8.9
Feb./Feb.	8,485.4	2,780.5	11,265.9	238.2	11,027.6	17,005.8	1,756.9	9,701.5	13,780.2	84,684.7	93,690.8	11.8	8.9
2003 Mac/Mar.	8,864.9	2,788.4	11,653.3	238.2	11,415.1	15,839.0	1,608.3	11,812.6	13,811.3	85,195.6	94,624.6	12.1	9.2
Apr./Apr.	8,677.7	2,986.3	11,664.0	238.2	11,425.8	16,432.7	1,565.8	10,147.4	13,893.0	85,594.6	94,727.1	12.1	9.0
Mei/May	8,761.9	2,990.8	11,752.6	251.0	11,501.6	17,200.3	1,564.3	10,683.1	13,961.2	86,270.3	95,543.9	12.0	9.0
Jun/June	9,095.5	2,996.1	12,091.6	168.2	11,923.4	15,375.3	1,683.7	12,738.6	13,917.4	86,709.0	96,383.7	12.4	9.4
Jul/July	9,137.7	3,007.2	12,144.9	181.0	11,963.9	15,088.5	1,526.3	13,582.1	13,954.6	87,596.4	97,442.7	12.3	9.3
Ogos/Aug	9,095.9	3,017.7	12,113.6	181.0	11,932.6	15,498.8	1,413.9	13,048.8	13,951.1	88,368.4	98,095.1	12.2	9.2
Sep/Sept.	9,147.9	3,022.6	12,170.6	181.0	11,989.6	16,059.1	1,230.4	14,608.6	13,999.1	88,923.2	98,967.5	12.1	9.2
Okt./Oct.	8,902.9	2,781.2	11,684.1	181.0	11,503.1	15,550.3	1,452.3	14,505.3	14,032.2	89,508.6	99,571.0	11.6	8.9
Nov/Nov.	8,896.8	2,801.7	11,698.5	181.0	11,517.5	16,774.0	1,135.1	12,785.0	14,031.2	90,654.2	100,340.3	11.5	8.8
Dis./Dec.	9,051.5	2,812.3	11,863.8	181.0	11,682.8	14,615.8	1,445.4	14,259.7	14,074.8	90,770.5	100,804.4	11.6	8.9
2004 Jan/Jan.	9,051.4	2,716.2	11,767.6	181.0	11,586.6	14,713.1	1,351.0	14,973.6	14,041.2	91,529.0	101,679.4	11.4	8.9
Feb./Feb.	9,160.2	2,715.4	11,875.5	181.0	11,694.5	15,956.6	1,346.0	18,018.8	14,031.8	92,045.4	102,799.6	11.4	8.9
Mac/Mar.	9,060.2	2,686.5	11,746.7	206.0	11,540.7	16,949.6	1,193.4	16,416.2	14,034.1	92,532.8	102,952.4	11.2	8.8
Apr./Apr.	8,625.3	2,693.6	11,318.9	206.0	11,112.9	16,386.5	1,324.9	15,709.0	14,066.5	93,268.0	103,575.5	10.7	8.3
Mei/May	8,861.5	2,870.7	11,732.2	206.0	11,526.2	15,250.4	1,257.1	15,050.8	14,068.0	93,922.5	104,092.4	11.1	8.5
Jun/June	9,726.2	2,907.7	12,633.9	304.8	12,329.1	14,727.6	1,276.0	16,175.2	14,042.9	94,751.2	105,135.2	11.7	9.2
Jul/July	9,314.7	2,935.2	12,249.9	304.8	11,945.1	13,802.7	1,257.9	15,305.7	13,799.9	96,001.7	106,088.6	11.3	8.8
Ogos/Aug	8,672.3	2,809.9	11,482.2	304.6	11,177.6	9,518.6	1,266.2	14,122.2	12,395.4	89,365.5	98,514.3	11.3	8.8
Sep/Sept.	6,556.7	1,991.5	8,548.2	304.4	8,243.8	8,558.8	983.2	3,621.7	10,578.9	73,225.4	79,337.5	10.4	8.2
Okt./Oct.	4,616.7	1,968.0	6,584.7	249.6	6,335.1	7,319.8	656.4	3,727.8	6,707.7	57,888.3	62,053.3	10.2	7.4
Nov/Nov.	3,804.0	1,829.3	5,633.2	249.1	5,384.1	6,288.1	660.2	2,979.9	6,052.4	48,619.3	52,307.5	10.3	7.3
Dis./Dec.	4,360.5	1,818.8	6,179.3	231.5	5,947.7	5,757.9	521.8	3,267.5	6,064.8	48,460.1	52,198.2	11.4	8.4
2005 Jan/Jan.	4,346.9	1,817.9	6,164.7	231.6	5,933.2	5,970.1	590.9	2,819.3	6,082.0	48,552.3	52,216.2	11.4	8.3
Feb./Feb.	4,346.9	1,823.6	6,170.4	230.4	5,940.0	6,958.4	546.5	2,878.0	6,087.9	48,981.1	52,655.3	11.3	8.3
Mac/Mar.	4,483.4	1,822.9	6,306.3	231.2	6,075.2	7,095.3	792.9	2,998.3	5,177.1	50,175.6	53,443.2	11.4	8.4
Apr./Apr.4	4,476.3	1,833.0	6,309.3	230.5	6,078.8	7,582.1	582.3	2,450.7	5,146.9	50,818.0	53,934.3	11.3	8.3
Mei/May	4,476.3	1,843.9	6,320.2	230.1	6,090.1	6,014.1	624.6	3,300.0	5,148.2	51,441.6	54,904.1	11.1	8.2
Jun/June	1,762.5	453.8	2,216.3	199.9	2,016.3	2,246.7	178.0	1,414.4	641.9	18,931.4	19,553.2	10.3	9.0
Jul/July	1,774.4	465.5	2,239.9	199.6	2,040.3	1,919.1	176.1	1,298.0	632.8	19,126.0	19,719.8	10.3	9.0
Ogos/Aug	1,781.7	469.3	2,251.0	198.5	2,052.6	1,752.3	176.0	1,225.7	627.3	19,284.6	19,861.2	10.3	9.0
Sep/Sept.	1,787.4	472.3	2,259.7	199.0	2,060.8	1,906.4	176.0	1,334.2	608.6	19,379.6	19,968.7	10.3	9.0
Okt./Oct.	1,790.5	476.2	2,266.7	199.1	2,067.6	1,889.2	230.7	1,541.6	604.8	19,556.0	20,190.1	10.2	8.9
Nov/Nov.	1,793.5	478.6	2,272.1	199.1	2,072.9	2,022.0	190.4	1,507.4	576.9	19,599.2	20,208.5	10.3	8.9
Dis./Dec.	1,638.1	480.1	2,118.2	199.1	1,919.1	2,213.1	160.3	1,493.2	563.1	19,548.4	20,144.9	9.5	8.1

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

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