# 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 |
| 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. | 64,478.8 | 23,611.6 | 88,090.4 | 7,294.7 | 80,795.7 | 210,391.3 | 14,669.8 | 120,316.9 | 136,487.1 | 471,839.2 | 565,613.1 | 14.3 | 11.3 |
| 2005 Jan/Jan. | 64,633.8 | 24,072.7 | 88,706.5 | 7,591.8 | 81,114.7 | 217,479.8 | 14,226.9 | 118,119.1 | 139,362.4 | 473,901.7 | 568,629.4 | 14.3 | 11.2 |
| Feb./Feb. | 64,977.7 | 24,109.7 | 89,087.4 | 7,571.8 | 81,515.5 | 220,510.8 | 13,494.1 | 118,504.4 | 140,744.3 | 474,715.1 | 570,137.5 | 14.3 | 11.3 |
| Mac/Mar. | 63,707.0 | 23,768.7 | 87,475.7 | 8,075.8 | 79,400.0 | 224,519.6 | 14,629.2 | 117,022.9 | 130,849.2 | 489,982.8 | 580,274.9 | 13.7 | 10.9 |
| Apr./Apr.4 | 63,576.1 | 24,246.9 | 87,823.0 | 8,193.1 | 79,629.9 | 229,120.6 | 13,207.0 | 118,414.2 | 132,370.5 | 492,300.3 | 601,062.5 | 13.2 | 10.5 |
| Mei/May | 63,557.5 | 24,377.7 | 87,935.1 | 8,195.0 | 79,740.1 | 232,216.5 | 12,811.2 | 126,560.0 | 133,484.6 | 492,794.0 | 602,456.1 | 13.2 | 10.4 |
| Jun/June | 63,022.8 | 25,237.7 | 88,260.4 | 8,173.0 | 80,087.5 | 240,716.1 | 12,685.7 | 113,798.2 | 135,238.2 | 497,604.5 | 605,392.0 | 13.2 | 10.3 |

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

*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*