# 2.22 Sistem Perbankan: Komponen Modal

*Banking System: Constituents of Capital*

RM juta | *RM million*

| Akhir tempoh<br>End of period | Modal Kumpulan 1<br>*Tier-1 Capital* | Modal Kumpulan 2<br>*Tier-2 Capital* | Jumlah Modal<br>*Total Capital* | Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain<br>*Investment in subsidiaries and holdings in other banking institutions capital* | Modal Asas<br>*Capital Base* | Aset Mengikut Wajaran Risiko<br>*Assets by Risk Weight*<br>0% | 10% | 20% | 50% | 100% | Jumlah aset berwajaran risiko[3]<br>*Total Risk Weighted Assets*[3] | Nisbah Modal Berwajaran Risiko<br>*Risk-Weighted Capital Ratio (%)* | Nisbah Modal Teras<br>*Core Capital Ratio (%)* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2006 Dis./Dec. | 74,716.9 | 28,118.0 | 102,835.0 | 8,508.4 | 94,326.5 | 254,704.5 | 6,097.7 | 147,266.6 | 157,701.4 | 539,529.6 | 701,008.2 | 13.5 | 10.7 |
| 2007 Jan/Jan. | 74,815.2 | 28,086.6 | 102,901.8 | 8,505.3 | 94,396.5 | 258,466.6 | 6,738.9 | 158,868.7 | 159,088.1 | 542,717.2 | 707,851.2 | 13.3 | 10.6 |
| Feb./Feb. | 77,880.0 | 28,047.2 | 105,927.3 | 8,887.8 | 97,039.5 | 266,300.5 | 6,230.3 | 164,193.8 | 159,672.8 | 553,928.2 | 721,412.0 | 13.5 | 10.8 |
| Mac/Mar. | 76,594.5 | 28,311.0 | 104,905.5 | 9,059.6 | 95,845.9 | 263,839.2 | 5,246.5 | 176,454.2 | 161,271.2 | 559,846.3 | 731,054.3 | 13.1 | 10.4 |
| Apr./Apr. | 75,307.3 | 30,771.1 | 106,078.4 | 9,144.6 | 96,933.8 | 259,654.1 | 5,016.5 | 184,468.4 | 162,835.0 | 563,651.3 | 737,412.7 | 13.1 | 10.2 |
| Mei/May | 75,191.9 | 31,783.8 | 106,975.8 | 9,161.5 | 97,814.3 | 276,642.4 | 6,511.1 | 198,209.9 | 163,898.1 | 562,242.2 | 744,248.5 | 13.1 | 10.1 |
| Jun/June | 81,363.6 | 32,633.4 | 113,996.9 | 9,089.3 | 104,907.6 | 265,023.9 | 6,853.2 | 196,541.7 | 166,799.4 | 569,385.7 | 753,890.8 | 13.9 | 10.8 |
| Jul/July | 81,400.5 | 31,370.1 | 112,770.6 | 9,301.2 | 103,469.5 | 264,253.6 | 7,012.6 | 197,446.7 | 168,451.2 | 580,290.2 | 764,424.5 | 13.5 | 10.6 |
| Ogos/Aug | 80,208.5 | 31,842.2 | 112,050.6 | 9,339.4 | 102,711.2 | 254,655.6 | 6,351.4 | 184,338.0 | 170,739.8 | 583,171.9 | 771,479.6 | 13.3 | 10.4 |
| Sep/Sept | 80,972.5 | 31,465.4 | 112,437.9 | 9,327.1 | 103,110.8 | 243,991.5 | 5,958.8 | 203,261.2 | 171,623.1 | 591,377.9 | 781,573.4 | 13.2 | 10.3 |
| Okt./Oct. | 81,420.4 | 31,367.4 | 112,787.8 | 9,324.8 | 103,463.0 | 252,303.2 | 5,518.3 | 212,027.5 | 174,413.1 | 593,273.0 | 783,795.5 | 13.2 | 10.4 |
| Nov/Nov. | 79,844.1 | 33,731.6 | 113,575.7 | 9,376.8 | 104,198.9 | 253,587.4 | 5,170.4 | 216,210.7 | 176,306.7 | 596,535.4 | 788,733.3 | 13.2 | 10.1 |
| Dis./Dec. | 81,314.1 | 33,559.4 | 114,873.5 | 9,179.2 | 105,694.3 | 271,069.1 | 4,424.5 | 204,989.6 | 177,350.2 | 605,671.1 | 798,317.8 | 13.2 | 10.2 |
| 2008 Jan/Jan. | 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.[5] | 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 | | | | | | 914,435.8 | 12.4 | 10.3 |
| Dis./Dec. | 99,895.0 | 40,098.1 | 139,993.1 | 25,943.4 | 114,049.7 | | | | | | 906,984.5 | 12.6 | 10.5 |

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