

# 2.22

## Sistem Perbankan: Komponen Modal Banking System: Constituents of Capital

RM juta

RM million

| Akhir tempoh  | Modal Kumpulan 1 | Modal Kumpulan 2 | Jumlah Modal  | Pelaburan di dalam anak-anak syarikat dan pemegang modal institusi perbankan lain<br><br><i>Investment in subsidiaries and holdings in other banking institutions capital</i> | Modal Asas | Aset Mengikut Wajaran Risiko |         |           |           |   | Jumlah aset ber wajaran risiko <sup>3</sup> | Nisbah Modal Ber wajaran Risiko | Nisbah Modal Teras |
|---------------|------------------|------------------|---------------|---|------------|------------------------------|---------|-----------|-----------|---|---|---------------------------------|--------------------|
|               |                  |                  |               |   |            | Assets by Risk Weight        |         |           |           |   |   |                                 |                    |
|               |                  |                  |               |   |            | 0%                           | 10%     | 20%       | 50%       | 100%                                    |   |                                 |                    |
| End of period | Tier-1 Capital   | Tier-2 Capital   | Total Capital | Capital Base  | 0%         | 10%                          | 20%     | 50%       | 100%      | Total Risk Weighted Assets <sup>3</sup> | Risk-Weighted Capital Ratio (%)             | Core Capital Ratio (%)          |                    |
| 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               |
| 2006 Mac/Mar. | 66,121.5         | 27,441.6         | 93,563.1      | 8,192.1   | 85,371.0   | 215,153.7                    | 8,368.7 | 108,570.0 | 147,712.2 | 513,513.3                               | 650,897.5                                   | 13.1                            | 10.0               |
| Apr./Apr.     | 66,826.0         | 27,218.6         | 94,044.6      | 10,157.5  | 83,887.1   | 218,348.5                    | 8,525.2 | 109,472.0 | 151,352.8 | 520,455.5                               | 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      | 68,587.2         | 28,255.6         | 96,842.8      | 10,577.9  | 86,264.9   | 216,868.3                    | 7,331.0 | 117,014.3 | 152,902.3 | 526,865.5                               | 671,517.9                                   | 12.8                            | 10.0               |
| Jul/July      | 69,817.9         | 28,453.5         | 98,271.4      | 10,542.9  | 87,728.5   | 216,439.1                    | 6,691.2 | 118,438.9 | 153,829.0 | 530,738.7                               | 680,054.0                                   | 12.9                            | 10.1               |
| Ogos/Aug      | 72,998.3         | 27,915.7         | 100,914.0     | 10,486.9  | 90,427.1   | 217,380.2                    | 5,509.3 | 133,700.2 | 154,808.9 | 533,929.1                               | 686,103.8                                   | 13.2                            | 10.5               |
| Sep/Sept      | 73,355.0         | 28,197.9         | 101,552.9     | 10,499.6  | 91,053.3   | 219,624.0                    | 6,759.3 | 133,731.3 | 155,923.2 | 533,034.8                               | 686,287.2                                   | 13.3                            | 10.5               |
| Okt./Oct.     | 72,619.7         | 28,473.4         | 101,093.1     | 10,568.5  | 90,524.7   | 223,095.7                    | 5,959.0 | 137,816.2 | 155,946.1 | 534,512.5                               | 687,360.5                                   | 13.2                            | 10.5               |
| Nov/Nov.      | 69,386.8         | 28,341.1         | 97,727.9      | 9,659.3   | 88,068.6   | 236,958.0                    | 5,173.8 | 136,036.0 | 156,745.5 | 539,269.4                               | 692,395.2                                   | 12.7                            | 9.9                |
| 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      | 92,155.6         | 36,929.9         | 129,085.5     | 13,262.0  | 115,823.5  |                              |         |           |           | 870,870.1                               |   | 13.3                            | 10.5               |
| Jul/July      | 92,511.7         | 37,161.3         | 129,673.0     | 13,425.0  | 116,248.0  |                              |         |           |           | 873,438.2                               |   | 13.3                            | 10.6               |
| Ogos/Aug      | 93,823.2         | 37,733.2         | 131,556.3     | 14,853.1  | 116,703.3  |                              |         |           |           | 885,695.8                               |   | 13.2                            | 10.6               |
| Sep/Sept      | 97,003.7         | 37,831.1         | 134,834.9     | 19,024.1  | 115,810.7  |                              |         |           |           | 889,824.1                               |   | 13.0                            | 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 di wajarkan mengikut wajaran risiko  
 4 Mulai April 2005, Jumlah Aset Ber wajaran Risiko, Nisbah Modal Ber wajaran 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 Assets, 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