

# 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 pemegang 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 <sup>3</sup> Total Risk Weighted Assets <sup>3</sup>	Nisbah Modal Berwajaran Risiko Risk-Weighted Capital Ratio (%)	Nisbah Modal Teras Core Capital Ratio (%)
						0%	10%	20%	50%	100%			
1990	n/a	n/a	n/a	n/a	10,880.0	26,570.0	2,840.2	33,473.8	15,693.1	96,256.6	111,082.0	9.8	7.8
1991	n/a	n/a	n/a	n/a	13,723.8	29,882.1	3,590.3	41,924.3	18,312.4	120,331.4	138,231.5	9.9	8.4
1992	n/a	n/a	n/a	n/a	16,802.1	42,590.0	5,205.7	44,529.7	22,493.7	132,884.3	153,557.6	10.9	9.2
1993	n/a	n/a	n/a	n/a	20,446.9	75,661.9	5,930.0	49,412.5	28,215.7	154,354.5	178,937.8	11.4	8.9
1994	25,644.3	4,381.6	26,681.2	2,604.3	24,076.7	66,972.4	9,693.0	64,494.7	32,478.1	191,338.0	221,445.3	10.9	9.7
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. <sup>1</sup>	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	444,712.2	514,350.6	12.5	10.1
2000 Dis./Dec. <sup>2</sup>	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 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 Dis./Dec.	64,920.4	23,611.6	88,532.0	7,294.7	81,237.3	210,391.3	14,669.8	120,316.9	136,487.1	471,839.2	565,613.1	14.4	11.4
2005 Mac/Mar.	64,145.2	23,768.7	87,913.9	8,075.8	79,838.2	224,519.6	14,629.2	117,022.9	130,849.2	489,983.1	580,275.2	13.8	10.9
Jun/June	65,850.5	24,414.2	90,264.7	8,164.6	82,100.2	240,717.7	12,685.8	113,022.8	135,201.8	497,833.0	605,447.2	13.6	10.8
Sep/Sept.	67,415.6	25,496.9	92,912.5	8,959.7	83,952.8	238,711.4	8,868.5	97,375.2	140,587.8	493,601.2	621,701.7	13.5	10.7
Dis./Dec.	69,171.9	27,266.1	96,438.0	9,340.5	87,097.5	210,140.9	8,226.9	101,252.3	145,524.9	504,217.5	637,308.3	13.7	10.7
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
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	699,881.3	13.5	10.7
2007 Jan/Jan.	75,165.2	28,086.6	103,251.8	8,505.3	94,746.5	258,466.6	6,738.9	158,853.9	159,057.7	542,727.6	708,085.3	13.4	10.6
Feb./Feb.	77,693.6	28,038.9	105,732.5	8,887.8	96,844.8	266,300.5	6,230.3	164,193.8	159,672.8	553,928.2	721,109.8	13.4	10.7
Mac/Mar.	76,408.1	28,302.7	104,710.8	9,059.6	95,651.2	263,829.2	5,246.5	176,327.4	161,209.9	559,836.5	730,730.5	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	737,102.2	13.2	10.2
Mei/May	75,173.9	31,783.8	106,957.7	9,161.5	97,796.2	276,642.4	6,511.1	198,209.9	163,898.1	562,242.2	743,837.9	13.1	10.1
Jun/June	76,019.8	32,574.9	108,594.7	9,090.7	99,504.1	265,174.7	6,853.2	196,055.4	166,253.9	568,494.6	753,969.5	13.2	10.0
Jul/July	77,340.7	31,412.1	108,752.8	9,177.9	99,574.9	264,052.4	6,840.9	194,805.6	168,466.5	583,102.4	766,699.0	13.0	10.1

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 Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor