

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 | Modal Asas | Aset Mengikut Wajaran Risiko Assets by Risk Weight | | | | | Jumlah aset berwajaran risiko ³ | Nisbah Modal Berwajaran Risiko | Nisbah Modal Teras | | |
| | | | | | | Investment in subsidiaries and holdings in other banking institutions capital | Capital Base | 0% | 10% | 20% | | | | 50% | 100% |
| End of period | Tier-1 Capital | Tier-2 Capital | Total Capital | | | | | | | | | | | | |
| 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. 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 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 | 706,840.1 | 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 | 719,945.2 | 13.5 | 10.8 | | |
| 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 | 729,280.7 | 13.1 | 10.4 | | |
| Apr./Apr. | 75,307.3 | 30,771.1 | 106,078.4 | 9,144.6 | 96,933.8 | 259,654.1 | 5,051.8 | 184,433.1 | 162,835.0 | 563,651.3 | 735,688.4 | 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 | 743,851.5 | 13.1 | 10.1 | | |
| Jun/June | 74,932.6 | 32,737.3 | 107,669.9 | 9,090.7 | 98,579.3 | 265,174.7 | 6,853.2 | 196,007.6 | 166,253.9 | 568,405.2 | 753,870.6 | 13.1 | 9.9 | | |

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