

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					Jumlah aset berwajaran risiko ³	Nisbah Modal Berwajaran Risiko	Nisbah Modal Teras	
						Assets by Risk Weight								
End of period	Tier-1 Capital	Tier-2 Capital	Total Capital	Investment in subsidiaries and holdings in other banking institutions capital	Capital Base	0%	10%	20%	50%	100%	Total Risk Weighted Assets ³	Risk-Weighted Capital Ratio (%)	Core Capital Ratio (%)	
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.	74,741.3	28,118.1	102,859.4	8,508.4	94,351.0	254,704.4	6,097.7	147,266.6	157,701.0	539,573.5	699,855.1	13.5	10.7	
2007 Jan/Jan.	75,099.1	28,086.6	103,185.7	8,505.3	94,680.4	258,466.6	6,738.9	158,853.9	159,057.7	542,708.1	706,820.6	13.4	10.6	
Feb./Feb.	77,627.5	28,038.9	105,666.4	8,887.8	96,778.7	266,300.5	6,230.3	164,193.8	159,672.8	553,906.3	719,923.4	13.4	10.8	
Mac/Mar.	76,654.5	28,201.8	104,856.4	9,059.8	95,796.6	263,829.9	5,034.1	176,465.7	161,209.9	560,315.5	729,765.6	13.1	10.5	
Apr./Apr.	75,005.2	30,771.1	105,776.2	9,144.6	96,631.6	259,654.1	5,051.8	184,433.2	162,835.0	563,588.8	735,625.9	13.1	10.2	
Mei/May	75,181.8	31,783.8	106,965.7	9,161.5	97,804.2	276,592.6	6,511.1	198,243.3	163,881.6	562,227.9	743,835.7	13.1	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