

# 2.24 Syarikat Kewangan: Komponen Modal

## Finance Companies: 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><i>Investment in subsidiaries and holdings in other banking institutions capital</i> | Modal Asas          | Aset Mengikut Wajaran Risiko<br><i>Assets by Risk Weight</i> |         |          |          |          | Jumlah aset berwajaran risiko <sup>2</sup> | Nisbah Modal Berwajaran Risiko | Nisbah Modal Teras |   |
|               |               |                       |                       |                      |   |                     | 0%   | 10%     | 20%      | 50%      | 100%     |  |                                |                    | Total Risk Weighted Assets <sup>2</sup> |
| <i>End of</i> | <i>period</i> | <i>Tier-1 Capital</i> | <i>Tier-2 Capital</i> | <i>Total Capital</i> |   | <i>Capital Base</i> |  |         |          |          |          |  |                                |                    |   |
| 2000          | Dis./Dec.1    | 6,200.8               | 2,962.6               | 9,163.4              | 137.4   | 9,026.0             | 13,540.0   | 3,849.0 | 12,284.3 | 12,715.0 | 69,062.3 | 78,261.5                                   | 11.5                           | 8.8                |   |
| 2001          | Dis./Dec.     | 7,617.9               | 3,090.1               | 10,708.0             | 562.6   | 10,145.4            | 13,465.6   | 2,990.9 | 8,796.2  | 13,103.1 | 75,516.9 | 84,126.7                                   | 12.1                           | 9.8                |   |
| 2002          | Dis./Dec.     | 8,593.9               | 2,753.6               | 11,347.5             | 238.2   | 11,109.2            | 15,404.7   | 1,920.8 | 8,905.8  | 13,706.5 | 83,962.7 | 92,789.2                                   | 12.0                           | 9.1                |   |
| 2003          | Jan./Jan.     | 8,477.0               | 2,773.6               | 11,250.6             | 238.2   | 11,012.3            | 14,893.3   | 1,706.1 | 9,003.9  | 13,756.8 | 84,910.6 | 93,760.4                                   | 11.7                           | 8.9                |   |
|               | Feb./Feb.     | 8,485.4               | 2,780.5               | 11,265.9             | 238.2   | 11,027.6            | 17,005.8   | 1,756.9 | 9,701.5  | 13,780.2 | 84,684.7 | 93,690.8                                   | 11.8                           | 8.9                |   |
| 2003          | Mac/Mar.      | 8,864.9               | 2,788.4               | 11,653.3             | 238.2   | 11,415.1            | 15,839.0   | 1,608.3 | 11,812.6 | 13,811.3 | 85,195.6 | 94,624.6                                   | 12.1                           | 9.2                |   |
|               | Apr./Apr.     | 8,677.7               | 2,986.3               | 11,664.0             | 238.2   | 11,425.8            | 16,432.7   | 1,565.8 | 10,147.4 | 13,893.0 | 85,594.6 | 94,727.1                                   | 12.1                           | 9.0                |   |
|               | Mei/May       | 8,761.9               | 2,990.8               | 11,752.6             | 251.0   | 11,501.6            | 17,200.3   | 1,564.3 | 10,683.1 | 13,961.2 | 86,270.3 | 95,543.9                                   | 12.0                           | 9.0                |   |
|               | Jun/June      | 9,095.5               | 2,996.1               | 12,091.6             | 168.2   | 11,923.4            | 15,375.3   | 1,683.7 | 12,738.6 | 13,917.4 | 86,709.0 | 96,383.7                                   | 12.4                           | 9.4                |   |
|               | Jul/July      | 9,137.7               | 3,007.2               | 12,144.9             | 181.0   | 11,963.9            | 15,088.5   | 1,526.3 | 13,582.1 | 13,954.6 | 87,596.4 | 97,442.7                                   | 12.3                           | 9.3                |   |
|               | Ogos/Aug      | 9,095.9               | 3,017.7               | 12,113.6             | 181.0   | 11,932.6            | 15,498.8   | 1,413.9 | 13,048.8 | 13,951.1 | 88,368.4 | 98,095.1                                   | 12.2                           | 9.2                |   |
|               | Sep/Sept.     | 9,147.9               | 3,022.6               | 12,170.6             | 181.0   | 11,989.6            | 16,059.1   | 1,230.4 | 14,608.6 | 13,999.1 | 88,923.2 | 98,967.5                                   | 12.1                           | 9.2                |   |
|               | Okt./Oct.     | 8,902.9               | 2,781.2               | 11,684.1             | 181.0   | 11,503.1            | 15,550.3   | 1,452.3 | 14,505.3 | 14,032.2 | 89,508.6 | 99,571.0                                   | 11.6                           | 8.9                |   |
|               | Nov/Nov.      | 8,896.8               | 2,801.7               | 11,698.5             | 181.0   | 11,517.5            | 16,774.0   | 1,135.1 | 12,785.0 | 14,031.2 | 90,654.2 | 100,340.3                                  | 11.5                           | 8.8                |   |
|               | Dis./Dec.     | 9,051.5               | 2,812.3               | 11,863.8             | 181.0   | 11,682.8            | 14,615.8   | 1,445.4 | 14,259.7 | 14,074.8 | 90,770.5 | 100,804.4                                  | 11.6                           | 8.9                |   |
| 2004          | Jan./Jan.     | 9,051.4               | 2,716.2               | 11,767.6             | 181.0   | 11,586.6            | 14,713.1   | 1,351.0 | 14,973.6 | 14,041.2 | 91,529.0 | 101,679.4                                  | 11.4                           | 8.9                |   |
|               | Feb./Feb.     | 9,160.2               | 2,715.4               | 11,875.5             | 181.0   | 11,694.5            | 15,956.6   | 1,346.0 | 18,018.8 | 14,031.8 | 92,045.4 | 102,799.6                                  | 11.4                           | 8.9                |   |
|               | Mac/Mar.      | 9,060.2               | 2,686.5               | 11,746.7             | 206.0   | 11,540.7            | 16,949.6   | 1,193.4 | 16,416.2 | 14,034.1 | 92,532.8 | 102,952.4                                  | 11.2                           | 8.8                |   |
|               | Apr./Apr.     | 8,625.3               | 2,693.6               | 11,318.9             | 206.0   | 11,112.9            | 16,386.5   | 1,324.9 | 15,709.0 | 14,066.5 | 93,268.0 | 103,575.5                                  | 10.7                           | 8.3                |   |
|               | Mei/May       | 8,861.5               | 2,870.7               | 11,732.2             | 206.0   | 11,526.2            | 15,250.4   | 1,257.1 | 15,050.8 | 14,068.0 | 93,922.5 | 104,092.4                                  | 11.1                           | 8.5                |   |
|               | Jun/June      | 9,726.2               | 2,907.7               | 12,633.9             | 304.8   | 12,329.1            | 14,727.6   | 1,276.0 | 16,175.2 | 14,042.9 | 94,751.2 | 105,135.2                                  | 11.7                           | 9.2                |   |
|               | Jul/July      | 9,314.7               | 2,935.2               | 12,249.9             | 304.8   | 11,945.1            | 13,802.7   | 1,257.9 | 15,305.7 | 13,799.9 | 96,001.7 | 106,088.6                                  | 11.3                           | 8.8                |   |
|               | Ogos/Aug      | 8,672.3               | 2,809.9               | 11,482.2             | 304.6   | 11,177.6            | 9,518.6  | 1,266.2 | 14,122.2 | 12,395.4 | 89,365.5 | 98,514.3                                   | 11.3                           | 8.8                |   |
|               | Sep/Sept.     | 6,556.7               | 1,991.5               | 8,548.2              | 304.4   | 8,243.8             | 8,558.8  | 983.2   | 3,621.7  | 10,578.9 | 73,225.4 | 79,337.5                                   | 10.4                           | 8.2                |   |
|               | Okt./Oct.     | 4,616.7               | 1,968.0               | 6,584.7              | 249.6   | 6,335.1             | 7,319.8  | 656.4   | 3,727.8  | 6,707.7  | 57,888.3 | 62,053.3                                   | 10.2                           | 7.4                |   |
|               | Nov/Nov.      | 3,804.0               | 1,829.3               | 5,633.2              | 249.1   | 5,384.1             | 6,288.1  | 660.2   | 2,979.9  | 6,052.4  | 48,619.3 | 52,307.5                                   | 10.3                           | 7.3                |   |
|               | Dis./Dec.     | 4,360.5               | 1,818.8               | 6,179.3              | 231.5   | 5,947.7             | 5,757.9  | 521.8   | 3,267.5  | 6,064.8  | 48,460.1 | 52,198.2                                   | 11.4                           | 8.4                |   |
| 2005          | Jan./Jan.     | 4,346.9               | 1,817.9               | 6,164.7              | 231.6   | 5,933.2             | 5,970.1  | 590.9   | 2,819.3  | 6,082.0  | 48,552.3 | 52,216.2                                   | 11.4                           | 8.3                |   |
|               | Feb./Feb.     | 4,346.9               | 1,823.6               | 6,170.4              | 230.4   | 5,940.0             | 6,958.4  | 546.5   | 2,878.0  | 6,087.9  | 48,981.1 | 52,655.3                                   | 11.3                           | 8.3                |   |
|               | Mac/Mar.      | 4,483.4               | 1,822.9               | 6,306.3              | 231.2   | 6,075.2             | 7,095.3  | 792.9   | 2,998.3  | 5,177.1  | 50,175.6 | 53,443.2                                   | 11.4                           | 8.4                |   |
|               | Apr./Apr.4    | 4,476.3               | 1,833.0               | 6,309.3              | 230.5   | 6,078.8             | 7,582.1  | 582.3   | 2,450.7  | 5,146.9  | 50,818.0 | 53,934.3                                   | 11.3                           | 8.3                |   |
|               | Mei/May       | 4,476.3               | 1,843.9               | 6,320.2              | 230.1   | 6,090.1             | 6,014.1  | 624.6   | 3,300.0  | 5,148.2  | 51,441.6 | 54,904.1                                   | 11.1                           | 8.2                |   |
|               | Jun/June      | 1,762.5               | 453.8                 | 2,216.3              | 199.9   | 2,016.3             | 2,246.7  | 178.0   | 1,414.4  | 641.9    | 18,931.4 | 19,553.2                                   | 10.3                           | 9.0                |   |
|               | Jul/July      | 1,774.4               | 465.5                 | 2,239.9              | 199.6   | 2,040.3             | 1,919.1  | 176.1   | 1,298.0  | 632.8    | 19,126.0 | 19,719.8                                   | 10.3                           | 9.0                |   |
|               | Ogos/Aug      | 1,781.7               | 469.3                 | 2,251.0              | 198.5   | 2,052.6             | 1,752.3  | 176.0   | 1,225.7  | 627.3    | 19,284.6 | 19,861.2                                   | 10.3                           | 9.0                |   |
|               | Sep/Sept.     | 1,787.4               | 472.3                 | 2,259.7              | 199.0   | 2,060.8             | 1,906.4  | 176.0   | 1,334.2  | 608.6    | 19,379.6 | 19,968.7                                   | 10.3                           | 9.0                |   |
|               | Okt./Oct.     | 1,790.5               | 476.2                 | 2,266.7              | 199.1   | 2,067.6             | 1,889.2  | 230.7   | 1,541.6  | 604.8    | 19,556.0 | 20,190.1                                   | 10.2                           | 8.9                |   |
|               | Nov/Nov.      | 1,793.5               | 478.6                 | 2,272.1              | 199.1   | 2,072.9             | 2,022.0  | 190.4   | 1,507.4  | 576.9    | 19,599.2 | 20,208.5                                   | 10.3                           | 8.9                |   |
|               | Dis./Dec.     | 1,638.1               | 480.1                 | 2,118.2              | 199.1   | 1,919.1             | 2,213.1  | 160.3   | 1,493.2  | 563.1    | 19,548.4 | 20,136.9                                   | 9.7                            | 8.3                |   |

1 Mulai November 2000, Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit  
2 Jumlah aset diwajibkan mengikut wajaran risiko  
3 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran  
4 Mulai September 2005, hanya aset yang mempunyai caj risiko credit dimasukkan ke dalam kategori Aset Mengikut Wajaran Risiko

1 Starting November 2000, Tier 1 Capital includes audited half year after-tax profits.  
2 Sum of assets weighted by risk-weights  
3 Starting April 2005, Total Risk-Weighted Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor  
4 Starting September 2005, only assets that attract credit risk capital charge are included in Assets by Risk Weight category