

## 2.23 Bank Perdagangan: Komponen Modal

### Commercial Banks: 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 <sup>3</sup>	Nisbah Modal Berwajaran Risiko	Nisbah Modal Teras	
							Assets by Risk Weight								Total Risk Weighted Assets <sup>3</sup>
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%				
1990	n/a	n/a		n/a	n/a	8,312.2	21,687.5	1,421.8	23,481.1	11,794.0	67,942.0	78,677.4	10.6	7.9	
1991	n/a	n/a		n/a	n/a	10,341.0	23,262.5	2,063.8	30,771.6	13,537.8	85,430.8	98,560.4	10.5	8.7	
1992	n/a	n/a		n/a	n/a	12,608.9	34,101.3	3,036.8	34,311.1	16,635.0	93,446.6	108,930.0	11.6	9.5	
1993	n/a	n/a		n/a	n/a	15,666.8	63,221.4	3,372.7	37,701.2	20,836.0	108,034.2	126,329.7	12.4	9.2	
1994	17,076.1	3,344.7	20,420.8	2,408.8	18,012.0	55,027.3	6,246.0	46,623.1	23,854.6	136,850.2	158,726.7	11.3	10.3		
1995	21,605.3	4,454.7	26,060.0	2,706.5	23,353.5	56,660.8	7,789.0	58,964.9	28,977.7	182,609.6	209,670.4	11.1	10.0		
1996	26,046.5	6,742.2	32,788.7	3,438.8	29,349.9	58,627.2	14,500.7	69,954.5	33,406.6	238,874.6	271,018.9	10.8	9.3		
1997	33,413.0	9,452.8	42,865.8	4,304.9	38,560.9	95,094.9	23,339.5	98,675.7	47,816.3	327,685.5	373,662.7	10.3	9.0		
1998 Dis./Dec.	32,295.3	13,601.8	45,897.1	4,559.5	41,337.6	71,927.2	20,115.8	81,781.8	49,527.7	309,584.6	352,716.4	11.7	8.9		
1999 Dis./Dec. <sup>1</sup>	37,333.8	11,585.1	48,918.9	5,422.0	43,496.9	102,158.5	16,635.3	81,170.4	57,237.5	294,154.1	340,670.4	12.8	10.6		
2000 Dis./Dec. <sup>2</sup>	40,594.5	11,075.8	51,670.3	7,479.0	44,191.3	101,376.7	13,149.9	85,260.5	67,506.4	307,037.8	359,158.1	12.3	10.8		
2001 Dis./Dec.	42,870.5	11,008.2	53,878.8	8,010.8	45,868.0	100,653.3	11,394.3	80,734.9	78,725.9	300,681.5	357,330.9	12.8	11.0		
2002 Dis./Dec.	45,856.3	13,463.4	59,319.7	9,997.3	49,322.4	120,054.9	11,920.9	81,945.8	90,967.4	311,025.4	374,090.3	13.2	11.2		
2003 Dis./Dec.	48,796.2	15,438.8	64,235.0	9,051.5	55,183.5	150,083.6	13,934.3	98,755.1	105,899.5	319,722.8	393,817.0	14.0	11.3		
2004 Dis./Dec.	55,594.0	20,230.7	75,824.7	5,572.9	70,251.8	190,504.8	12,859.7	106,594.1	129,636.1	404,007.3	491,430.1	14.3	11.3		
2005 Mac/Mar.	54,826.7	20,401.6	75,228.3	6,086.8	69,141.6	201,218.1	12,809.6	103,035.5	124,790.8	420,424.0	504,707.4	13.7	10.9		
Jun/June	59,033.0	22,445.4	81,478.4	6,206.7	75,271.8	221,984.9	11,411.1	100,511.0	133,641.2	458,533.0	559,710.0	13.4	10.5		
Sep/Sept.	60,391.5	23,458.8	83,850.3	6,858.7	76,991.6	222,109.5	8,259.2	91,115.5	139,253.3	460,264.2	574,646.2	13.4	10.5		
Dis./Dec.	61,897.2	25,202.9	87,100.1	7,274.6	79,825.5	197,875.5	7,625.4	93,736.8	144,167.1	470,374.7	589,106.8	13.6	10.5		
2006 Jan/Jan.	61,204.5	26,075.5	87,280.0	6,378.1	80,901.9	197,034.7	8,354.1	86,278.7	144,850.8	494,998.3	613,304.8	13.2	10.0		
Feb./Feb.	61,626.4	26,021.4	87,647.8	6,370.0	81,277.8	204,265.0	8,699.9	93,446.4	145,903.1	496,366.7	614,596.4	13.2	10.0		
Mac/Mar.	60,482.1	25,994.7	86,476.8	6,328.4	80,148.4	203,566.4	7,959.2	101,790.4	146,937.0	499,333.4	622,544.6	12.9	9.7		
Apr./Apr.	61,200.2	25,784.5	86,984.7	6,299.1	80,685.6	206,254.4	8,104.7	102,786.1	150,592.4	506,354.5	628,454.1	12.5	9.7		
Mei/May	62,026.4	27,125.3	89,151.7	9,286.0	79,865.6	208,580.7	7,352.7	102,987.1	149,735.8	508,702.6	634,722.0	12.6	9.8		
Jun/June	62,466.1	27,227.7	89,693.8	9,163.1	80,530.7	208,909.7	7,143.0	110,903.6	152,422.2	514,118.2	648,436.2	12.4	9.6		
Jul/July	63,647.9	27,424.7	91,072.6	9,166.7	81,905.9	208,237.2	6,502.3	111,165.9	153,349.5	517,888.8	656,757.7	12.5	9.7		
Ogos/Aug	66,828.8	26,888.9	93,717.7	9,104.6	84,703.1	209,395.1	5,306.3	126,533.4	154,332.6	521,493.2	662,291.9	12.8	10.1		
Sep/Sept	67,273.3	27,184.9	94,458.2	9,103.5	85,354.7	211,368.7	6,544.7	125,080.3	155,464.0	520,682.0	662,228.5	12.9	10.2		
Okt./Oct.	67,707.6	27,095.6	94,803.1	9,156.5	85,646.6	214,091.6	5,817.1	129,848.8	155,459.0	522,973.6	664,780.7	12.9	10.2		
Nov/Nov.	64,449.7	26,937.7	91,387.4	8,264.2	83,123.2	225,198.6	4,978.4	127,595.4	156,267.4	527,530.8	667,521.9	12.5	9.7		
Dis./Dec.	68,846.8	27,058.5	95,905.3	8,193.7	87,711.6	241,052.1	4,172.9	134,686.1	157,147.0	522,594.2	668,963.1	13.1	10.3		
2007 Jan/Jan.	69,200.2	27,148.6	96,348.9	8,190.8	88,158.0	244,478.1	3,918.5	146,157.1	158,534.3	524,324.7	674,344.8	13.1	10.3		
Feb./Feb.	70,026.6	27,098.5	97,125.1	8,376.6	88,748.4	250,244.8	3,886.7	150,712.1	159,149.5	529,186.1	680,610.3	13.0	10.3		
Mac/Mar.	68,530.2	27,360.4	95,890.6	8,532.8	87,357.9	248,217.1	2,966.6	160,819.0	160,861.4	537,408.0	691,596.1	12.6	9.9		
Apr./Apr.	67,420.4	29,831.7	97,252.1	8,618.2	88,633.9	238,702.9	2,813.8	167,836.5	162,486.4	540,562.1	697,905.1	12.7	9.7		
Mei/May	67,488.3	30,843.2	98,331.6	8,618.2	89,713.3	259,082.6	2,877.9	182,448.4	163,584.2	540,194.4	705,268.6	12.7	9.6		
Jun/June	69,614.9	31,659.4	101,274.3	8,547.5	92,726.8	248,207.0	2,966.0	178,924.0	166,484.3	545,562.4	714,129.6	13.0	9.7		
Jul/July	69,904.4	30,483.8	100,388.2	8,758.2	91,630.0	247,380.0	2,825.3	180,533.9	168,135.3	555,626.2	723,767.8	12.7	9.7		
Ogos/Aug	72,283.3	30,957.9	103,241.2	8,795.7	94,445.5	238,881.7	2,339.1	166,606.0	170,632.8	560,798.9	732,606.5	12.9	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