

2.23 Bank Perdagangan: Komponen Modal

Commercial Banks: Constituents of Capital

Akhir tempoh End of period	Modal Kumpulan 1		Jumlah Modal Total Capital	Pelaburan di dalam anak-anak syarikat dan pemegang modal institusi perbankan lain <i>Investment in subsidiaries and holdings in other banking institutions capital</i>	Modal Asas Capital Base	Aset Mengikut Wajaran Risiko <i>Assets by Risk Weight</i>					Jumlah aset berwajaran risiko ³ Total Risk Weighted Assets ³	Nisbah Modal Berwajaran Risiko Risk-Weighted Capital Ratio (%)	Nisbah Modal Teras Core Capital Ratio (%)		
	Tier-1	Capital				Tier-2 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. ¹	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. ²	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	8,299.1	78,685.6	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	9,014.6	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	667,969.8	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	68,332.4	31,637.9	99,970.3	8,547.5	91,422.8	248,367.0	2,966.0	178,547.0	165,938.8	545,037.4	712,793.4	12.8	9.6		
Jul/July	69,489.0	30,483.8	99,972.8	8,634.9	91,337.9	247,178.8	2,653.6	177,944.7	168,150.7	558,610.9	726,225.1	12.6	9.6		

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 diwajibkan 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