

III.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 Assets by Risk Weight					Jumlah aset berlawanan risiko ³	Nisbah Modal Berlawanan Risiko	Nisbah Modal Teras
						0%	10%	20%	50%	100%			
End of period	Tier-1 Capital	Tier-2 Capital	Total Capital	Investment in subsidiaries and holdings in other banking institutions capital	Capital Base	Assets by Risk Weight					Total Risk Weighted Assets ³	Risk-Weighted Capital Ratio (%)	Core Capital Ratio (%)
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	156,726.7	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	11,586.1	48,919.9	5,422.0	43,496.9	102,158.5	16,635.3	81,170.4	57,237.5	340,670.4	394,843.4	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	85,200.5	67,506.4	307,037.8	359,156.1	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 Jan/Jan.	46,022.9	13,437.7	59,460.6	9,996.5	49,464.1	119,834.2	12,841.1	87,321.2	92,278.5	311,447.6	376,335.2	13.1	11.2
Feb./Feb.	45,864.2	13,451.2	59,315.4	9,844.9	49,470.4	118,912.2	13,575.9	89,857.3	92,643.4	312,747.1	378,397.9	13.1	11.1
2003 Mac/Mar.	45,979.8	13,425.9	59,405.6	9,844.6	49,561.1	123,558.2	12,410.7	93,189.3	93,776.2	312,961.6	379,728.6	13.1	11.1
Apr./Apr.	46,056.7	13,451.5	59,510.2	9,860.5	49,649.8	126,485.9	13,119.4	95,429.4	95,429.4	311,190.2	377,488.8	13.2	11.2
Mei/May	43,822.0	13,861.5	57,683.5	9,054.3	49,629.2	131,211.0	12,728.9	90,027.2	96,703.4	312,907.8	380,537.7	13.0	10.6
Jun/June	47,448.6	14,064.7	61,513.3	8,969.0	52,544.3	129,892.6	13,686.6	94,073.6	97,587.0	317,869.0	386,845.8	13.6	11.2
Jul/July	46,286.3	13,965.5	60,251.8	9,040.1	51,211.7	132,510.6	12,232.4	94,603.5	99,056.1	318,545.3	388,217.3	13.2	10.8
Ogos/Aug	47,540.3	14,112.6	61,652.9	9,028.0	52,624.9	132,674.6	12,218.4	93,770.0	100,534.0	319,993.5	390,236.3	13.5	11.1
Sep/Sept.	47,475.3	14,187.8	61,663.1	9,035.0	52,628.1	137,167.0	12,369.4	95,876.4	101,893.4	322,273.8	393,632.4	13.4	11.0
Oktober/Oct.	47,144.8	15,179.9	62,324.7	9,032.3	53,292.4	143,077.3	13,760.4	98,618.4	103,386.1	322,050.7	394,843.4	13.5	10.9
Nov/Nov.	47,196.8	15,207.7	62,404.5	9,058.4	53,346.1	145,641.1	13,965.3	102,565.5	104,716.3	319,389.5	393,657.6	13.6	10.9
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 Jan/Jan.	49,294.5	16,286.5	65,580.9	9,051.3	56,529.6	148,450.1	14,416.2	96,509.5	107,523.2	324,154.3	398,659.4	14.2	11.4
Feb./Feb.	48,931.9	16,312.9	65,244.8	9,184.7	56,060.1	149,054.6	13,813.1	95,566.8	108,662.5	323,859.3	400,685.2	14.0	11.3
Mac/Mar.	48,853.8	16,556.5	65,410.4	9,904.5	56,505.8	150,433.4	14,065.9	113,439.8	109,296.3	327,239.2	405,981.9	13.9	11.2
Apr./Apr.	48,824.5	16,389.9	65,214.4	9,903.9	56,310.5	155,266.2	13,512.5	113,790.9	110,886.4	326,869.3	406,422.0	13.9	11.2
Mei/May	48,337.8	16,412.9	64,750.7	9,904.1	55,846.7	158,367.3	13,391.7	112,442.2	111,834.7	330,350.1	410,095.0	13.6	11.0
Jun/June	50,982.0	18,608.3	69,590.4	8,876.9	60,713.5	159,896.8	13,404.3	119,344.4	113,537.3	336,907.2	418,885.2	14.5	11.9
Jul/July	50,216.7	18,600.7	68,817.4	8,942.6	59,874.8	162,789.6	12,917.4	126,683.9	115,708.4	334,202.7	418,685.4	14.3	11.7
Ogos/Aug	51,810.8	18,865.4	70,676.2	8,721.2	61,955.1	167,440.3	13,995.9	126,151.2	118,809.2	345,042.4	431,076.8	14.4	11.7
Sep/Sept.	52,411.8	19,234.7	71,646.5	7,584.1	64,062.4	170,966.1	14,331.2	120,705.5	110,243.3	367,929.9	451,764.4	14.2	11.6
Oktober/Oct.	52,405.5	19,624.3	72,029.7	6,544.5	65,485.3	175,419.3	14,367.9	107,875.5	126,170.4	384,807.2	470,904.2	13.9	11.1
Nov/Nov.	53,070.7	19,854.3	72,924.9	6,228.2	66,696.7	183,360.4	13,153.7	104,705.1	128,269.8	399,273.8	485,665.1	13.7	10.9
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 Jan/Jan.	55,776.2	20,693.4	76,469.7	5,597.6	70,872.1	196,630.7	12,398.7	104,992.6	132,422.2	406,025.4	494,474.9	14.3	11.3
Feb./Feb.	56,257.2	20,781.9	77,039.1	5,578.7	71,460.4	197,198.6	11,872.9	104,281.9	133,824.5	406,310.9	495,266.8	14.4	11.4
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
Apr./Apr.4	54,824.3	20,864.9	75,689.2	6,204.8	69,484.4	204,566.8	11,621.6	104,737.8	126,372.5	418,826.4	519,313.1	13.4	10.6
Mei/May	54,784.1	20,976.0	75,760.1	6,207.1	69,552.9	209,249.0	10,884.7	111,841.8	127,496.3	421,009.6	520,924.2	13.4	10.5
Jun/June	59,033.0	22,445.4	81,478.4	6,206.7	75,271.8	221,984.9	11,141.1	100,511.0	133,641.2	453,533.0	559,710.0	13.4	10.5
Jul/July	57,430.0	23,106.7	80,536.6	6,740.0	73,796.6	229,796.3	10,538.8	105,714.5	136,022.5	455,320.4	560,856.9	13.2	10.2
Ogos/Aug	60,184.6	23,202.2	83,386.9	6,859.0	76,527.9	236,262.2	9,878.2	101,889.6	137,530.1	460,746.6	567,642.2	13.5	10.6
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
Oktober/Oct.	60,439.2	23,421.3	83,860.5	6,858.8	77,001.7	208,234.3	8,005.5	88,468.6	141,687.7	462,793.6	574,025.1	13.4	10.5
Nov/Nov.	61,056.8	24,882.9	85,939.7	6,888.7	79,051.0	200,553.9	7,522.7	85,558.5	142,854.2	463,247.5	576,464.2	13.7	10.6
Dis./Dec.	58,852.3	25,248.7	84,101.0	7,423.3	76,677.8	198,052.0	7,625.4	94,692.9	144,552.0	469,237.8	587,292.1	13.1	10.0
2006 Jan/Jan.	61,039.2	26,037.0	87,076.2	6,098.7	80,977.5	196,946.6	8,354.1	85,132.3	146,203.0	495,579.2	588,220.7	13.8	10.4
Feb./Feb.	61,045.6	26,021.1	87,066.7	6,377.2	80,689.5	204,172.1	8,699.9	91,987.5	147,306.2	496,523.0	615,201.5	13.1	9.9

1 Mulai Jun 1999, jadual ini termasuk Institusi bank-bank Islam.

2 Mulai November 2000, Modal Kumpulan 1 termasuk kauntungan setengah tahun selepas cukai yang telah disaudit.

3 Jumlah aset diwajibkan mengikut wajaran risiko

4 Mulai April 2005, Jumlah Aset Berlawanan Risiko, Nisbah Modal Berlawanan Risiko dan Nisbah Modal Teras termasuk

faktor risiko pasaran

5 Mulai September 2005, hanya aset yang mempunyai caj risiko credit dimasukkan ke dalam kategori Aset Mengikut Wajaran Risiko

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

5 Starting September 2005, only assets that attract credit risk capital charge are included in Assets by Risk Weight category