

## 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<br><br><i>Investment in subsidiaries and holdings in other banking institutions capital</i> | Modal Asas | Asas Mengikut Wajaran Risiko |           |           |           |              | Nisbah Modal Berwajaran Risiko | Nisbah Modal Utama |
|                             | End of period    | Tier-1 Capital | Tier-2 Capital   | Total Capital | Total Capital | Capital Base |   |            | Assets by Risk Weight        |           |           |           |              |                                |                    |
|                             |                  |                |                  |               |               |              |   | 0%         | 10%                          | 20%       | 50%       | 100%      | Jumlah Total |                                |                    |
| 1990                        | n/a              | n/a            | 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  | 126,326.4    | 10.6                           | 7.9                |
| 1991                        | n/a              | n/a            | 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  | 155,066.5    | 10.5                           | 8.7                |
| 1992                        | n/a              | n/a            | 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  | 181,530.8    | 11.6                           | 9.5                |
| 1993                        | n/a              | n/a            | 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 | 233,165.6    | 12.4                           | 9.2                |
| 1994                        | 17,076.1         | 3,344.7        | 20,420.8         | 2,408.8       | 2,408.8       | 2,408.8      | 18,012.0  | 55,027.3   | 6,246.0                      | 46,623.1  | 23,854.6  | 136,850.2 | 268,601.1    | 11.3                           | 10.3               |
| 1995                        | 21,605.3         | 4,454.7        | 26,060.0         | 2,706.5       | 2,706.5       | 2,706.5      | 23,353.5  | 56,660.8   | 7,789.0                      | 58,964.9  | 28,977.7  | 182,609.6 | 335,002.1    | 11.1                           | 10.0               |
| 1996                        | 26,046.5         | 6,742.2        | 32,788.7         | 3,438.8       | 3,438.8       | 3,438.8      | 29,349.9  | 58,627.2   | 14,500.7                     | 69,954.5  | 33,406.6  | 238,874.6 | 415,363.6    | 10.8                           | 9.3                |
| 1997                        | 33,413.0         | 9,452.8        | 42,865.8         | 4,304.9       | 4,304.9       | 4,304.9      | 38,560.9  | 95,094.9   | 23,339.5                     | 98,675.7  | 47,816.3  | 327,685.5 | 592,611.8    | 10.3                           | 9.0                |
| 1998 Dis./Dec.              | 32,295.3         | 13,601.8       | 45,897.1         | 4,559.5       | 4,559.5       | 4,559.5      | 41,337.6  | 71,927.2   | 20,115.8                     | 81,781.8  | 49,527.7  | 309,584.6 | 532,937.1    | 11.7                           | 8.9                |
| 1999 Dis./Dec. <sup>1</sup> | 37,333.8         | 11,585.1       | 48,918.9         | 5,422.0       | 5,422.0       | 5,422.0      | 43,496.9  | 102,158.5  | 16,635.3                     | 81,170.4  | 57,237.5  | 294,154.1 | 551,355.7    | 12.8                           | 10.6               |
| 2000 Dis./Dec. <sup>2</sup> | 40,594.5         | 11,075.8       | 51,670.3         | 7,479.0       | 7,479.0       | 7,479.0      | 44,191.3  | 101,376.7  | 13,149.9                     | 85,260.5  | 67,506.4  | 307,037.8 | 574,331.3    | 12.3                           | 10.8               |
| 2001 Dis./Dec.              | 42,870.5         | 11,008.2       | 53,878.8         | 8,010.8       | 8,010.8       | 8,010.8      | 45,868.0  | 100,653.3  | 11,394.3                     | 80,734.9  | 78,725.9  | 300,681.5 | 572,189.8    | 12.8                           | 11.0               |
| 2002 Mac/Mar.               | 42,276.3         | 10,562.6       | 52,838.9         | 8,461.5       | 8,461.5       | 8,461.5      | 44,377.4  | 105,361.5  | 11,692.4                     | 84,115.3  | 81,603.4  | 300,330.6 | 583,103.0    | 12.4                           | 10.7               |
| Jun/June                    | 43,210.8         | 12,101.9       | 55,312.7         | 8,113.0       | 8,113.0       | 8,113.0      | 47,199.7  | 113,341.8  | 11,230.0                     | 77,370.2  | 83,566.3  | 306,527.8 | 592,036.0    | 12.9                           | 10.9               |
| Sep/Sept                    | 44,256.4         | 12,169.2       | 56,425.6         | 7,982.8       | 7,982.8       | 7,982.8      | 48,442.9  | 118,177.7  | 9,814.8                      | 73,187.7  | 87,584.4  | 310,180.2 | 598,944.8    | 13.1                           | 11.0               |
| Dis./Dec.                   | 45,856.3         | 13,463.4       | 59,319.7         | 9,997.3       | 9,997.3       | 9,997.3      | 49,322.4  | 120,054.9  | 11,920.9                     | 81,945.8  | 90,967.4  | 311,025.4 | 615,914.3    | 13.2                           | 11.2               |
| 2003 Jan/Jan.               | 46,022.9         | 13,437.7       | 59,460.6         | 9,996.5       | 9,996.5       | 9,996.5      | 49,464.1  | 119,834.2  | 12,841.1                     | 87,321.2  | 92,278.5  | 311,447.6 | 623,722.6    | 13.1                           | 11.2               |
| Feb./Feb.                   | 45,864.2         | 13,451.2       | 59,315.4         | 9,844.9       | 9,844.9       | 9,844.9      | 49,470.4  | 118,912.2  | 13,575.9                     | 89,857.3  | 92,643.4  | 312,747.1 | 627,735.8    | 13.1                           | 11.1               |
| Mac/Mar.                    | 45,979.8         | 13,425.9       | 59,405.6         | 9,844.6       | 9,844.6       | 9,844.6      | 49,561.1  | 123,558.2  | 12,410.7                     | 93,189.3  | 93,776.2  | 312,961.6 | 635,896.0    | 13.1                           | 11.1               |
| Apr./Apr.                   | 46,058.7         | 13,451.5       | 59,510.2         | 9,860.5       | 9,860.5       | 9,860.5      | 49,649.8  | 126,485.9  | 13,119.4                     | 86,320.2  | 95,429.4  | 311,190.2 | 632,545.0    | 13.2                           | 11.2               |
| Mei/May                     | 43,822.0         | 13,861.5       | 57,683.5         | 8,054.3       | 8,054.3       | 8,054.3      | 49,629.2  | 131,211.0  | 12,726.9                     | 90,027.2  | 96,703.4  | 312,907.8 | 643,576.2    | 13.0                           | 10.6               |
| Jun/June                    | 47,448.6         | 14,064.7       | 61,513.3         | 8,969.0       | 8,969.0       | 8,969.0      | 52,544.3  | 129,892.6  | 13,686.6                     | 94,073.6  | 97,587.0  | 317,869.0 | 653,108.8    | 13.6                           | 11.2               |
| Jul/July                    | 46,286.3         | 13,965.5       | 60,251.8         | 9,040.1       | 9,040.1       | 9,040.1      | 51,211.7  | 132,510.6  | 12,232.4                     | 94,603.5  | 99,056.1  | 318,545.3 | 656,947.8    | 13.2                           | 10.8               |
| Ogos/Aug                    | 47,540.3         | 14,112.6       | 61,652.9         | 9,028.0       | 9,028.0       | 9,028.0      | 52,624.9  | 132,674.6  | 12,218.4                     | 93,770.0  | 100,534.0 | 319,993.5 | 659,190.5    | 13.5                           | 11.1               |
| Sep/Sept                    | 47,475.3         | 14,187.8       | 61,663.1         | 9,035.0       | 9,035.0       | 9,035.0      | 52,628.1  | 137,167.0  | 12,369.4                     | 95,876.4  | 101,893.4 | 322,273.8 | 669,580.0    | 13.4                           | 11.0               |
| Okt./Oct.                   | 47,144.8         | 15,179.9       | 62,324.7         | 9,032.3       | 9,032.3       | 9,032.3      | 53,292.4  | 143,077.3  | 13,760.4                     | 98,618.4  | 103,386.1 | 322,050.7 | 680,892.8    | 13.5                           | 10.9               |
| Nov/Nov.                    | 47,196.8         | 15,207.7       | 62,404.5         | 9,058.4       | 9,058.4       | 9,058.4      | 53,346.1  | 145,641.1  | 13,965.3                     | 102,566.5 | 104,716.3 | 319,389.5 | 686,278.9    | 13.6                           | 10.9               |
| Dis./Dec.                   | 48,796.2         | 15,438.8       | 64,235.0         | 9,051.5       | 9,051.5       | 9,051.5      | 55,183.5  | 150,083.6  | 13,934.3                     | 98,755.1  | 105,899.5 | 319,722.8 | 688,395.3    | 14.0                           | 11.3               |
| 2004 Jan/Jan.               | 49,294.5         | 16,286.5       | 65,580.9         | 9,051.3       | 9,051.3       | 9,051.3      | 56,529.7  | 148,450.1  | 14,416.2                     | 96,509.5  | 107,523.2 | 324,154.3 | 691,053.2    | 14.2                           | 11.4               |
| Feb./Feb.                   | 48,931.9         | 16,312.9       | 65,244.8         | 9,184.7       | 9,184.7       | 9,184.7      | 56,060.1  | 149,054.6  | 13,813.1                     | 105,566.8 | 108,662.5 | 323,859.3 | 700,956.3    | 14.0                           | 11.3               |
| Mac/Mar.                    | 48,853.8         | 16,556.5       | 65,410.4         | 8,904.5       | 8,904.5       | 8,904.5      | 56,505.8  | 150,433.4  | 14,065.9                     | 113,439.8 | 109,296.3 | 327,239.2 | 714,474.6    | 13.9                           | 11.2               |
| Apr./Apr.                   | 48,824.5         | 16,389.9       | 65,214.4         | 8,903.9       | 8,903.9       | 8,903.9      | 56,310.5  | 155,266.2  | 13,512.5                     | 113,790.9 | 110,886.4 | 326,869.3 | 720,325.3    | 13.9                           | 11.2               |
| Mei/May                     | 48,337.8         | 16,412.9       | 64,750.7         | 8,904.1       | 8,904.1       | 8,904.1      | 55,846.7  | 158,367.3  | 13,391.7                     | 112,442.2 | 111,834.7 | 330,350.1 | 726,386.0    | 13.6                           | 11.0               |
| Jun/June                    | 49,514.2         | 18,571.7       | 68,085.9         | 8,876.9       | 8,876.9       | 8,876.9      | 59,209.0  | 159,894.4  | 13,404.3                     | 119,376.2 | 113,551.8 | 337,172.4 | 743,399.1    | 14.1                           | 11.5               |
| Jul/July                    | 49,900.6         | 18,600.7       | 68,501.3         | 8,942.6       | 8,942.6       | 8,942.6      | 59,558.7  | 161,818.3  | 12,917.4                     | 126,683.9 | 115,708.4 | 334,225.2 | 751,353.2    | 14.2                           | 11.6               |

1 Mulai Jun 1999, jadual ini termasuk Institusi Perbankan Islam  
 2 Mulai November 2000, Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit.

1 Starting June 1999, these tables include Islamic Banks  
 2 Starting November 2000, Tier 1 Capital includes audited half year after-tax profits.