

## 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	Asas Mengikut Wajaran Risiko						Nisbah Modal Berwajaran Risiko	Nisbah Modal Utama		
	Capital		Capital					Assets by Risk Weight								Risk-Weighted Capital Ratio (%)	Core Capital Ratio (%)
	Tier-1	Tier-2	Total	Capital				0%	10%	20%	50%	100%	Total				
End of period	Capital	Capital	Total	Capital	Investment in subsidiaries and holdings in other banking institutions capital	Capital Base	0%	10%	20%	50%	100%	Total	Risk-Weighted Capital Ratio (%)	Core Capital Ratio (%)			
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.	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.	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 Mac/Mar.	39,414.1	9,897.8	49,311.9	7,676.0	7,676.0	7,676.0	41,635.8	93,375.5	10,766.3	89,777.8	70,282.1	299,917.1	564,118.8	11.8	10.2		
Jun/June	40,851.2	11,150.9	52,002.1	7,581.0	7,581.0	7,581.0	44,421.1	84,524.0	12,805.4	93,301.8	72,697.1	303,475.6	566,803.9	12.3	10.5		
Sep./Sept.	41,721.6	10,335.8	52,057.4	7,643.6	7,643.6	7,643.6	44,413.8	88,900.1	10,789.9	93,947.4	76,490.1	304,170.6	574,298.1	12.3	10.6		
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 Jan/Jan.	42,688.9	10,721.7	53,410.6	8,702.3	8,702.3	8,702.3	44,708.2	104,910.4	10,116.1	80,278.9	80,122.7	299,470.9	574,899.0	12.5	10.9		
Feb./Feb.	41,945.0	10,747.5	52,692.5	8,411.3	8,411.3	8,411.3	44,281.2	104,851.5	11,346.2	82,901.1	80,794.7	299,637.0	579,530.3	12.4	10.7		
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		
Apr./Apr.	42,252.2	10,492.5	52,744.8	8,461.9	8,461.9	8,461.9	44,282.8	115,181.7	11,169.3	75,863.0	83,082.8	302,034.0	587,330.8	12.3	10.7		
Mei/May	42,310.7	10,523.8	52,834.5	8,458.8	8,458.8	8,458.8	44,375.7	113,696.2	11,246.3	86,281.0	82,478.3	307,595.9	601,297.7	12.1	10.5		
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		
Jul/July	43,838.5	12,127.1	55,965.6	8,153.8	8,153.8	8,153.8	47,811.9	116,394.4	11,140.7	79,006.0	84,724.7	307,256.6	598,522.4	13.0	11.0		
Ogos/Aug	44,009.1	12,240.1	56,249.1	8,026.7	8,026.7	8,026.7	48,222.5	118,555.0	9,928.6	77,999.5	86,573.6	307,400.5	600,457.1	13.1	11.0		
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		
Okt./Oct.	44,298.9	12,017.1	56,316.0	8,061.2	8,061.2	8,061.2	48,254.8	118,385.3	10,817.8	75,947.8	88,683.8	309,395.3	603,230.0	13.0	11.0		
Nov/Nov.	44,508.8	12,294.4	56,803.2	8,194.1	8,194.1	8,194.1	48,609.2	120,309.4	12,098.2	86,625.1	89,911.2	310,416.3	619,360.2	13.0	11.0		
Dis./Dec.	45,600.3	13,427.0	59,027.3	9,997.3	9,997.3	9,997.3	49,030.0	120,054.9	11,920.9	82,068.0	90,969.1	311,032.0	616,044.9	13.1	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.	46,067.4	13,451.5	59,518.9	9,860.5	9,860.5	9,860.5	49,658.4	126,485.9	13,119.4	86,320.2	95,429.4	311,197.8	632,552.7	13.2	11.2		
Mei/May	43,830.7	13,861.5	57,692.1	8,054.3	8,054.3	8,054.3	49,637.9	131,211.0	12,726.9	90,027.2	96,703.4	312,915.3	643,583.7	13.0	10.6		
Jun/June	46,603.6	13,917.1	60,520.6	9,028.1	9,028.1	9,028.1	51,492.5	130,004.1	13,686.6	91,930.8	97,615.7	317,909.8	651,147.1	13.3	11.0		
Jul/July	46,279.6	13,965.5	60,245.0	9,040.1	9,040.1	9,040.1	51,204.9	132,510.6	12,232.4	94,603.5	99,056.1	318,545.3	656,947.8	13.2	10.8		
Ogos/Aug	47,533.6	14,112.6	61,646.2	9,028.0	9,028.0	9,028.0	52,618.2	132,674.6	12,218.4	93,770.0	100,534.0	319,993.5	659,190.5	13.5	11.1		
Sep./Sept.	47,451.9	14,188.0	61,639.9	9,035.0	9,035.0	9,035.0	52,605.0	137,166.9	12,369.4	95,875.7	101,893.6	322,239.9	669,545.5	13.4	11.0		

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