

III.23

Bank Perdagangan: Komponen Modal
Commercial Banks: Constituents of Capital

RM juta

RM million

Akhir tempoh End of period	Modal Kumpulan 1		Modal Kumpulan 2		Jumlah Modal		Pelaburan di dalam anak-anak syarikat dan pemegang modal institusi perbankan lain Investment in subsidiaries and holdings in other banking institutions capital	Modal Asas Capital Base	Asas Mengikut Wajaran Risiko Assets by Risk Weight						Nisbah Modal Berwajaran Risiko Risk-Weighted Capital Ratio (%)	Nisbah Modal Utama Core Capital Ratio (%)
	Tier-1	Capital	Tier-2	Capital	Total	Capital			0%	10%	20%	50%	100%	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	3,344.7	20,420.8	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	4,454.7	26,060.0	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	6,742.2	32,788.7	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	9,452.8	42,865.8	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	13,601.8	45,897.1	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 Mac/Mar.	31,548.4	13,970.7	13,970.7	45,519.1	4,598.5	4,598.5	40,920.6	84,046.2	17,999.1	83,570.3	50,780.9	293,654.9	530,051.4	12.1	9.0	
Jun/June. ¹	35,383.6	12,953.8	12,953.8	48,337.4	4,325.6	4,325.6	44,011.8	95,102.6	17,147.1	77,258.5	52,041.1	296,755.7	538,305.0	12.9	10.7	
Sept/Sept.	36,373.8	12,076.3	12,076.3	48,450.0	4,125.8	4,125.8	44,324.3	102,963.5	18,051.1	78,399.9	54,953.1	292,041.0	546,408.7	13.2	10.8	
Dec/Dec.	37,333.8	11,585.1	11,585.1	48,918.9	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 Mac/Mar.	38,712.5	11,220.3	11,220.3	49,932.8	5,431.8	5,431.8	44,501.0	104,639.3	15,534.8	81,128.3	59,253.7	291,913.1	552,469.2	13.1	11.0	
Jun/June	39,493.1	10,910.2	10,910.2	50,403.3	5,849.4	5,849.4	44,553.9	104,019.3	15,054.0	83,223.2	63,325.6	292,737.8	558,359.9	13.0	11.0	
Sept/Sept.	40,065.6	11,607.4	11,607.4	51,673.0	5,886.7	5,886.7	45,786.4	104,308.2	14,655.1	81,158.6	65,407.9	295,971.1	561,500.9	13.2	11.2	
Dec/Dec. ²	40,594.5	11,075.8	11,075.8	51,670.3	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 Jan/Jan.	39,763.4	10,093.1	10,093.1	49,856.6	8,552.5	8,552.5	41,304.1	103,625.6	11,736.6	85,359.9	68,013.3	304,446.2	573,181.4	11.6	10.2	
Feb./Feb.	40,756.3	9,929.8	9,929.8	50,686.0	8,753.9	8,753.9	41,932.2	100,224.6	11,757.7	88,529.8	68,508.9	303,338.0	572,359.0	11.8	10.5	
Mac/Mar.	39,414.1	9,897.8	9,897.8	49,311.9	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	
Apr./Apr.	39,493.4	9,915.7	9,915.7	49,409.0	7,892.0	7,892.0	41,517.0	90,155.9	12,153.2	88,600.5	72,142.0	297,789.4	560,841.1	11.8	10.2	
Mei/May	39,771.0	10,626.5	10,626.5	50,397.5	7,927.7	7,927.7	42,469.8	85,954.6	12,152.9	90,220.3	73,486.0	298,163.5	559,977.4	12.0	10.2	
Jun/June	40,851.2	11,150.9	11,150.9	52,002.1	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	
Jul/July	40,936.4	11,211.5	11,211.5	52,147.9	7,581.3	7,581.3	44,566.6	86,494.8	11,688.8	95,466.4	74,066.4	303,229.1	570,945.5	12.4	10.5	
Ogos/Aug	41,833.2	10,278.9	10,278.9	52,112.1	7,653.4	7,653.4	44,458.7	85,358.1	11,531.2	94,919.7	75,142.4	302,662.5	569,613.9	12.3	10.7	
Sept/Sept.	41,721.6	10,335.8	10,335.8	52,057.4	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	
Okt./Oct.	41,686.6	10,267.6	10,267.6	51,954.2	7,661.2	7,661.2	44,293.0	88,724.2	10,570.2	85,228.9	77,313.6	303,886.3	565,723.2	12.3	10.6	
Nov/Nov.	41,823.7	10,208.8	10,208.8	52,032.5	7,669.6	7,669.6	44,362.9	93,598.7	10,583.1	80,405.6	77,748.6	304,054.9	566,390.9	12.3	10.7	
Dec/Dec.	42,870.5	11,008.2	11,008.2	53,878.8	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	10,721.7	53,410.6	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	10,747.5	52,692.5	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	10,562.6	52,838.9	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	10,492.5	52,744.8	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	10,523.8	52,834.5	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	12,101.9	55,312.7	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	12,127.1	55,965.6	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	12,240.1	56,249.1	8,026.7	8,026.7	48,222.5	118,555.0	9,928.6	86,573.6	86,573.6	307,400.5	600,457.1	13.1	11.0	
Sept/Sept.	44,199.8	12,169.2	12,169.2	56,369.0	7,982.8	7,982.8	48,386.2	118,177.7	9,814.8	73,176.4	87,584.4	310,202.0	598,955.3	13.1	11.0	
Okt./Oct.	44,248.9	12,017.1	12,017.1	56,266.0	8,061.2	8,061.2	48,204.7	118,385.3	10,817.8	75,947.8	88,683.8	309,395.0	603,229.6	13.0	11.0	
Nov/Nov.	44,508.8	12,294.4	12,294.4	56,803.2	8,194.1	8,194.1	48,609.2	120,309.4	12,098.2	86,625.1	89,911.2	310,708.0	619,651.9	13.0	11.0	

1 Mulai Jun 1999, jadual ini termasuk Institut 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.