# III.23 Bank Perdagangan: Komponen Modal
## *Commercial Banks: Constituents of Capital*

RM juta — *RM million*

| Akhir tempoh / *End of period* | Modal Kumpulan 1 / *Tier-1 Capital* | Modal Kumpulan 2 / *Tier-2 Capital* | Jumlah Modal / *Total Capital* | Pelaburan di dalam anak-anak syarikat dan pemegangan 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 (%)* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 0% | 10% | 20% | 50% | 100% | Jumlah / *Total* | | |
| 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 | 126,326.4 | 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 | 155,066.5 | 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 | 181,530.8 | 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 | 233,165.6 | 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 | 268,601.1 | 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 | 335,002.1 | 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 | 415,363.6 | 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 | 592,611.8 | 10.3 | 9.0 |
| 1998 Jan./*Jan.* [1] | 33,174.4 | 9,181.1 | 42,355.5 | 4,231.7 | 38,123.8 | 98,163.1 | 28,332.3 | 94,167.8 | 51,639.2 | 332,429.6 | 604,731.9 | 10.0 | 8.5 |
| Feb./*Feb.* | 33,941.9 | 9,331.3 | 43,273.2 | 4,310.4 | 38,962.8 | 75,968.2 | 23,391.3 | 91,736.8 | 46,908.2 | 322,729.2 | 560,733.7 | 10.6 | 9.0 |
| Mac/*Mar.* | 34,941.2 | 9,690.7 | 44,631.9 | 4,310.6 | 40,321.3 | 75,966.7 | 22,657.3 | 87,845.1 | 48,148.1 | 324,277.0 | 558,894.2 | 11.0 | 9.3 |
| Apr./*Apr.* | 34,953.3 | 9,940.7 | 44,893.9 | 4,311.9 | 40,582.0 | 77,693.9 | 20,643.8 | 79,043.7 | 49,911.8 | 320,937.7 | 548,230.9 | 11.2 | 9.4 |
| Mei/*May* | 35,078.2 | 10,007.5 | 45,085.7 | 4,361.9 | 40,723.8 | 69,009.4 | 19,742.3 | 85,248.3 | 47,082.4 | 318,023.1 | 539,105.4 | 11.3 | 9.5 |
| Jun/*Jun*. | 34,109.1 | 10,240.9 | 44,350.0 | 4,420.9 | 39,929.1 | 68,506.7 | 20,081.2 | 86,666.2 | 49,978.7 | 318,044.1 | 543,276.9 | 11.0 | 9.2 |
| Jul./*Jul.* | 33,805.8 | 10,668.7 | 44,474.5 | 4,421.0 | 40,053.5 | 64,369.4 | 20,564.0 | 88,181.7 | 49,254.3 | 318,562.5 | 540,931.9 | 11.0 | 9.1 |
| Ogos/*Aug.* | 29,916.5 | 9,906.6 | 44,740.1 | 4,427.9 | 40,312.2 | 59,555.0 | 21,306.8 | 91,184.1 | 49,996.4 | 319,341.1 | 541,383.4 | 11.1 | 7.9 |
| Sep./*Sep*. | 31,004.3 | 10,667.5 | 41,671.9 | 4,431.7 | 37,240.2 | 57,670.3 | 19,149.5 | 81,458.6 | 49,235.5 | 316,455.6 | 523,969.5 | 10.4 | 8.3 |
| Okt./*Oct.* | 28,013.8 | 14,709.6 | 42,723.4 | 4,437.8 | 38,285.6 | 62,517.9 | 19,344.9 | 77,581.5 | 49,463.7 | 315,088.9 | 523,996.9 | 10.7 | 7.6 |
| Nov./*Nov.* | 30,818.4 | 13,642.7 | 44,461.1 | 4,557.9 | 39,903.3 | 63,494.2 | 18,325.7 | 77,639.7 | 49,279.4 | 312,145.7 | 520,884.8 | 11.3 | 8.4 |
| 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 | 532,937.1 | 11.7 | 8.9 |
| 1999 Jan./*Jan.* | 31,931.8 | 13,557.7 | 45,489.5 | 4,551.9 | 40,937.6 | 75,022.7 | 19,052.8 | 84,631.4 | 49,770.9 | 303,289.5 | 531,767.3 | 11.8 | 8.9 |
| Feb./*Feb.* | 31,357.4 | 13,666.4 | 45,023.7 | 4,548.8 | 40,475.0 | 79,793.8 | 18,218.7 | 80,284.6 | 50,800.3 | 301,417.9 | 530,515.3 | 11.7 | 8.8 |
| Mac/*Mar.* | 31,548.4 | 13,970.7 | 45,519.1 | 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 |
| Apr./*Apr.* | 31,140.2 | 14,360.7 | 45,500.9 | 4,606.5 | 40,894.4 | 87,588.7 | 17,327.9 | 84,592.3 | 51,066.8 | 290,687.1 | 531,262.8 | 12.2 | 9.0 |
| Mei/*May* | 32,354.2 | 13,579.3 | 45,933.5 | 4,517.2 | 41,416.4 | 84,388.4 | 18,051.8 | 82,265.6 | 51,381.4 | 298,766.6 | 534,853.8 | 12.1 | 10.1 |
| Jun/*Jun*. | 35,383.6 | 12,953.8 | 48,337.4 | 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 |
| Jul./*Jul.* | 35,467.9 | 13,058.2 | 48,526.1 | 4,485.0 | 44,041.1 | 102,957.9 | 18,548.1 | 77,072.9 | 52,629.9 | 292,779.8 | 543,988.6 | 13.1 | 10.8 |
| Ogos/*Aug*. | 35,478.7 | 12,849.1 | 48,327.8 | 4,475.6 | 43,852.3 | 107,295.4 | 18,421.1 | 79,139.5 | 53,115.1 | 291,164.7 | 549,135.9 | 13.1 | 10.8 |
| Sept/*Sept*. | 36,373.8 | 12,076.3 | 48,450.0 | 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 |
| Oct/Oct. | 36,710.8 | 11,620.9 | 48,331.7 | 4,500.8 | 43,830.9 | 96,104.3 | 17,518.2 | 74,972.3 | 55,823.0 | 294,066.6 | 538,484.4 | 12.9 | 10.8 |
| Nov/Nov. | 36,759.2 | 11,640.6 | 48,399.8 | 4,461.5 | 43,938.3 | 97,395.9 | 16,521.7 | 75,612.3 | 56,549.4 | 294,321.3 | 540,400.6 | 12.9 | 10.7 |
| Dec/Dec. | 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 | 551,355.7 | 12.8 | 10.6 |
| 2000 Jan/*Jan.* | 37,613.7 | 11,523.4 | 49,137.2 | 5,479.8 | 43,657.4 | 101,952.2 | 15,809.9 | 80,158.1 | 57,164.2 | 292,149.9 | 547,234.3 | 12.9 | 10.7 |
| Feb./*Feb.* | 38,056.6 | 11,484.3 | 49,541.0 | 5,535.9 | 44,005.0 | 105,631.4 | 15,798.3 | 81,321.0 | 58,008.6 | 292,458.8 | 553,218.1 | 13.0 | 10.8 |
| Mac/*Mar.* | 38,712.5 | 11,220.3 | 49,932.8 | 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 |
| Apr./*Apr.* | 39,321.5 | 11,417.2 | 50,738.7 | 5,436.0 | 45,302.7 | 106,848.2 | 15,797.2 | 79,465.8 | 59,714.4 | 291,584.1 | 553,409.7 | 13.4 | 11.2 |
| Mei/*May* | 39,391.9 | 11,098.1 | 50,490.0 | 5,442.6 | 45,047.4 | 100,788.6 | 15,183.7 | 81,214.9 | 59,493.3 | 295,832.2 | 552,512.7 | 13.1 | 11.1 |
| Jun/*June* | 39,493.1 | 10,910.2 | 50,403.3 | 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 |
| Jul/*July* | 38,970.9 | 10,886.3 | 49,857.2 | 5,896.5 | 43,960.8 | 99,844.8 | 14,261.0 | 82,252.6 | 63,162.8 | 295,352.1 | 554,873.3 | 12.7 | 10.8 |
| Ogos/*Aug* | 40,064.9 | 11,324.4 | 51,389.3 | 5,952.3 | 45,437.0 | 101,056.1 | 15,544.2 | 80,329.3 | 64,297.6 | 297,572.8 | 558,800.1 | 13.1 | 11.2 |
| Sept/*Sept*. | 40,065.6 | 11,607.4 | 51,673.0 | 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 |
| Okt./*Oct.* | 40,115.1 | 11,359.4 | 51,474.5 | 6,293.6 | 45,180.9 | 104,886.6 | 13,572.2 | 78,195.7 | 66,171.9 | 299,160.0 | 561,986.4 | 12.9 | 11.2 |
| Nov/*Nov.* [3] | 40,225.5 | 11,507.1 | 51,732.6 | 6,512.9 | 45,219.7 | 98,064.5 | 14,244.1 | 86,392.0 | 66,210.7 | 301,279.9 | 566,191.3 | 12.8 | 11.0 |
| Dec/*Dec*.[3] | 40,369.8 | 11,343.6 | 51,713.4 | 7,274.8 | 44,438.6 | 101,012.4 | 13,111.7 | 85,328.6 | 67,403.5 | 308,180.7 | 575,037.0 | 12.3 | 10.7 |

1 Selepas mengambilkira kerugian sebuah bank perdagangan.
2 Mulai Mei 1999, jadual ini termasuk Institusi Perbankan Islam
3 Mulai November 2000, modal kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit.

*1 After incorporating the losses of one commercial bank.*
*2 Starting May 2000, these tables include Islamic Banks*
*3 Starting November 2000, Tier 1 Capital includes audited half year after-tax profits.*