# 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* | Aset Mengikut Wajaran Risiko / *Assets by Risk Weight* | | | | | Jumlah aset berwajaran risiko[3] / *Total Risk Weighted Assets*[3] | Nisbah Modal Berwajaran Risiko / *Risk-Weighted Capital Ratio (%)* | Nisbah Modal Teras / *Core Capital Ratio (%)* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 0% | 10% | 20% | 50% | 100% | | | |
| 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 | 11,585.1 | 48,918.9 | 5,422.0 | 43,496.9 | 102,158.5 | 16,635.3 | 81,170.4 | 57,237.5 | 294,154.1 | 340,670.4 | 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 | 85,260.5 | 67,506.4 | 307,037.8 | 359,158.1 | 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 |
| 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. | 46,058.7 | 13,451.5 | 59,510.2 | 9,860.5 | 49,649.8 | 126,485.9 | 13,119.4 | 86,320.2 | 95,429.4 | 311,190.2 | 377,480.8 | 13.2 | 11.2 |
| Mei/May | 43,822.0 | 13,861.5 | 57,683.5 | 8,054.3 | 49,629.2 | 131,211.0 | 12,726.9 | 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 | 393,632.7 | 13.4 | 11.0 |
| Okt./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 | 102,566.5 | 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 | 105,566.8 | 108,662.5 | 323,859.3 | 400,685.2 | 14.0 | 11.3 |
| Mac/Mar. | 48,853.8 | 16,556.5 | 65,410.4 | 8,904.5 | 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 | 8,903.9 | 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 | 8,904.1 | 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 | 110,243.3 | 120,705.5 | 367,929.9 | 451,764.4 | 14.2 | 11.6 |
| Okt./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 | 127,498.3 | 421,009.6 | 520,924.2 | 13.4 | 10.5 |
| Jun/June | 56,961.3 | 23,285.9 | 80,247.2 | 6,206.7 | 74,040.6 | 221,985.1 | 11,411.1 | 101,287.7 | 133,677.6 | 458,323.9 | 559,674.5 | 13.2 | 10.2 |
| Jul/July | 57,725.8 | 23,110.5 | 80,836.3 | 6,740.0 | 74,096.3 | 229,783.5 | 10,538.8 | 105,710.1 | 136,032.9 | 455,584.2 | 561,125.1 | 13.2 | 10.3 |

1 Mulai Jun 1999, jadual ini termasuk Institusi bank-bank Islam.
2 Mulai November 2000, Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit.
3 Jumlah aset diwajarkan mengikut wajaran risiko
4 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran

*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 Assetss, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor*