# 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 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 Dis./*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 Dis./*Dec.* | 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 | 574,331.3 | 12.3 | 10.8 |
| 2001 Mac/*Mar.* | 39,414.1 | 9,897.8 | 49,311.9 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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.* | 47,452.3 | 14,188.0 | 61,640.3 | 9,035.0 | 52,605.3 | 137,166.9 | 12,369.4 | 95,875.9 | 101,893.4 | 322,239.9 | 669,545.5 | 13.4 | 11.0 |
| Okt./*Oct.* | 47,085.6 | 15,179.9 | 62,265.6 | 9,032.3 | 53,233.2 | 142,635.9 | 13,610.5 | 99,069.1 | 103,171.0 | 322,204.0 | 680,690.5 | 13.5 | 10.8 |

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.*