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 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 (%)*
	Tier-1	*Capital*	*Tier-2*	*Capital*	*Total*	*Capital*			0%	10%	20%	50%	100%		
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	78,677.4	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	98,560.4	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	108,930.0	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	126,329.7	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	158,726.7	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	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		57,774.5		23,285.9		81,060.4	6,206.7	74,853.8	221,985.1	11,411.1	101,287.7	133,677.6	458,297.2	559,647.8	13.4	10.3
Jul/July		57,838.8		23,106.8		80,945.6	6,740.0	74,205.5	229,796.3	10,538.8	105,714.5	136,022.5	455,735.0	561,271.5	13.2	10.3
Ogos/Aug		60,674.5		23,202.7		83,877.2	6,859.0	77,018.2	236,262.2	9,878.2	101,889.6	137,530.1	461,176.2	568,071.8	13.6	10.7

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