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* 0%	10%	20%	50%	100%	Jumlah aset berwajaran risiko[3] *Total Risk Weighted Assets*[3]	Nisbah Modal Berwajaran Risiko *Risk-Weighted Capital Ratio (%)*	Nisbah Modal Teras *Core Capital Ratio (%)*
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
2003 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	59,033.0	22,445.4	81,478.4	6,206.7	75,271.8	221,984.9	11,411.1	100,511.0	133,641.2	458,533.0	559,710.0	13.4	10.5
Jul/July	57,430.0	23,106.7	80,536.6	6,740.0	73,796.6	229,796.3	10,538.8	105,714.5	136,022.5	455,320.4	560,856.9	13.2	10.2
Ogos/Aug	60,184.6	23,202.2	83,386.9	6,859.0	76,527.9	236,262.2	9,878.2	101,889.6	137,530.1	460,746.6	567,642.2	13.5	10.6
Sep/Sept.	60,391.5	23,458.8	83,850.3	6,858.7	76,991.6	222,109.5	8,259.2	91,115.5	139,253.3	460,264.2	574,646.2	13.4	10.5
Okt./Oct.	60,439.2	23,421.3	83,860.5	6,858.8	77,001.7	208,234.3	8,005.5	88,468.6	141,687.7	462,793.6	574,025.1	13.4	10.5
Nov/Nov.	61,056.8	24,882.9	85,939.7	6,888.7	79,051.0	200,553.9	7,522.7	85,558.5	142,854.2	463,247.5	576,464.2	13.7	10.6
Dis./Dec.	61,897.2	25,202.9	87,100.1	7,274.6	79,825.5	197,875.5	7,625.4	93,736.8	144,167.1	470,374.7	589,106.8	13.6	10.5
2006 Jan/Jan.	61,204.5	26,075.5	87,280.0	6,378.1	80,901.9	197,034.7	8,354.1	86,278.7	144,850.8	494,998.3	613,304.8	13.2	10.0
Feb./Feb.	61,626.4	26,021.4	87,647.8	6,370.0	81,277.8	204,265.0	8,699.9	93,446.4	145,903.1	496,366.7	614,596.4	13.2	10.0
Mac/Mar.	60,482.1	25,985.5	86,467.6	6,328.4	80,139.2	203,566.4	7,959.2	101,790.4	146,937.0	499,677.0	622,866.7	12.9	9.7
Apr./Apr.	61,200.2	25,784.5	86,984.7	8,299.1	78,685.6	203,458.3	8,103.3	102,598.2	149,802.4	505,057.3	628,454.1	12.5	9.7
Mei/May	62,026.4	27,125.3	89,151.7	9,286.0	79,865.6	208,580.7	7,352.7	102,987.1	149,735.8	508,702.6	634,722.0	12.6	9.8
Jun/June	62,771.7	27,428.9	90,200.6	9,251.5	80,949.1	208,908.6	7,143.0	110,924.2	151,761.9	512,950.8	647,080.9	12.5	9.7
Jul/July	63,597.8	27,466.1	91,063.9	9,166.7	81,897.2	208,237.2	6,502.3	111,181.8	152,830.6	517,944.3	656,450.7	12.5	9.7

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.
5 Mulai September 2005, hanya aset yang mempunyai caj risiko credit dimasukkan ke dalam kategori Aset Mengikut Wajaran Risiko.

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
5 Starting September 2005, only assets that attract credit risk capital charge are included in Assets by Risk Weight category