

APPENDICES

Table 4.10: Constituents of Capital for Commercial Banks (RM billion)

	1990	1991	1992	1993	1994	1995	1996	1997	1998
Tier-I capital	7.7	9.6	11.6	14.2	17.1	21.6	26.0	33.4	32.1
Tier-II capital	1.7	2.1	2.6	3.3	3.3	4.5	6.7	9.5	13.6
Total capital	9.3	11.6	14.1	17.5	20.4	26.1	32.8	42.9	45.7
Less: Investment in subsidiaries	1.0	1.3	1.5	1.9	2.4	2.7	3.4	4.3	4.6
Total capital base	8.3	10.3	12.6	15.7	18.0	23.4	29.3	38.6	41.1
Assets by risk weights									
0%	21.7	23.3	34.1	63.2	55.0	56.7	58.6	95.1	71.9
10%	1.4	2.1	3.0	3.4	6.2	7.8	14.5	23.3	20.1
20%	23.5	30.8	34.3	37.7	46.6	59.0	70.0	98.7	81.8
50%	11.8	13.5	16.6	20.8	23.9	29.0	33.4	47.8	49.5
100%	67.9	85.4	93.4	108.0	136.9	182.6	238.9	327.7	309.6
Total	126.3	155.1	181.5	233.2	268.6	335.0	415.4	592.6	532.9
Total risk-weighted assets	78.7	98.6	108.9	126.3	158.7	209.7	271.0	373.7	351.3
Risk-weighted capital ratio (%)	10.6	10.5	11.6	12.4	11.3	11.1	10.8	10.3	11.7

Source: Computed from Bank Negara Malaysia, Annual Report, various issues

Table 4.11: Constituents of Capital for Finance Companies (RM billion)

	1990	1991	1992	1993	1994	1995	1996	1997	1998
Tier-I capital	1.8	2.3	2.9	3.2	4.1	5.1	7.0	8.9	6.3
Tier-II capital	0.2	0.4	0.4	0.5	0.9	1.1	1.5	2.4	3.4
Total capital	2.0	2.7	3.3	3.7	4.9	6.3	8.6	11.3	9.7
Less: Investment in subsidiaries	0.0	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Total capital base	1.9	2.7	3.2	3.6	4.8	6.2	8.5	11.3	9.7
Assets by risk weights									
0%	3.4	4.9	6.6	8.9	9.1	10.8	16.4	20.9	10.8
10%	0.7	0.9	1.5	1.8	2.2	4.0	4.3	6.5	4.6
20%	6.9	7.4	6.6	7.1	9.9	12.9	14.7	20.5	19.5
50%	3.9	4.7	5.8	7.1	8.1	9.4	11.0	12.7	12.4
100%	22.3	27.2	30.1	35.2	41.4	55.8	78.4	98.0	76.8
Total	37.2	45.2	50.6	60.0	70.6	92.8	124.7	158.5	124.1
Total risk-weighted assets	25.7	31.2	34.6	40.3	47.6	63.5	87.2	109.1	87.4
Risk-weighted capital ratio (%)	7.5	8.6	9.2	8.8	10.1	9.7	9.8	10.3	11.1

Source: Computed from Bank Negara Malaysia, Annual Report, various issues

Table 4.12: Constituents of Capital for Merchant Banks (RM billion)

	1990	1991	1992	1993	1994	1995	1996	1997	1998
Tier-I capital	0.7	0.9	1.0	1.2	1.1	2.1	2.8	3.9	3.5
Tier-II capital	0.1	0.1	0.1	0.1	0.2	0.3	0.4	0.7	1.3
Total capital	0.8	0.9	1.1	1.3	1.3	2.4	3.2	4.6	4.8
Less: Investment in subsidiaries	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Total capital base	0.6	0.8	1.0	1.2	1.2	2.3	3.1	4.5	4.7
Assets by risk weights									
0%	1.5	1.7	1.9	3.6	2.9	2.5	3.7	6.2	5.0
10%	0.7	0.6	0.7	0.8	1.3	1.6	2.7	1.8	1.5
20%	3.1	3.7	3.6	4.6	8.0	10.1	11.0	14.2	8.4
50%	0.0	0.0	0.0	0.3	0.5	0.6	0.6	0.7	0.5
100%	6.0	7.7	9.3	11.1	13.1	17.1	24.0	30.9	28.9
Total	11.3	13.8	15.6	20.4	25.7	31.8	42.0	53.8	44.3
Total risk-weighted assets	6.8	8.5	10.1	12.3	15.1	19.6	26.8	34.3	30.9
Risk-weighted capital ratio (%)	9.4	9.1	10.1	10.0	8.3	11.9	11.7	13.3	15.2

Source: Computed from Bank Negara Malaysia, Annual Report, various issues

Table 4.13: Consolidated Constituents of Capital for Commercial Banks, Finance Companies and Merchant Banks (RM billion)

	1990	1991	1992	1993	1994	1995	1996	1997	1998
Tier-I capital	10.2	12.8	15.5	18.6	22.3	28.9	35.9	46.2	42.0
Tier-II capital	1.9	2.5	3.1	3.9	4.4	5.9	8.7	12.6	18.2
Total capital	12.1	15.3	18.5	22.5	26.7	34.7	44.6	58.8	60.2
Less: Investment in subsidiaries	1.2	1.5	1.7	2.1	2.6	2.9	3.5	4.4	4.7
Total capital base	10.9	13.8	16.8	20.5	24.1	31.8	41.0	54.4	55.5
Assets by risk weights									
0%	26.6	29.9	42.6	75.7	67.0	69.9	78.7	122.2	87.9
10%	2.8	3.6	5.2	5.9	9.7	13.3	21.4	31.6	26.2
20%	33.5	41.9	44.5	49.4	64.5	81.9	95.6	133.4	109.8
50%	15.7	18.3	22.5	28.2	32.5	39.0	45.0	61.2	62.5
100%	96.3	120.3	132.9	154.4	191.3	255.5	341.3	456.6	415.1
Total	174.8	214.0	247.7	313.6	365.0	459.6	582.0	804.9	701.5
Total risk-weighted assets	111.1	138.2	153.6	178.9	221.4	292.7	385.1	517.0	470.9
Risk-weighted capital ratio (%)	9.8	10.0	10.9	11.4	10.9	10.9	10.7	10.5	11.8

Source: Computed from Bank Negara Malaysia, Annual Report, various issues

Table 4.14: Assets, Loans and Deposits for Commercial Banks, Finance Companies and Merchant Banks (RM million)									
	1990	1991	1992	1993	1994	1995	1996	1997	1998
ASSETS									
Commercial Banks	129,285	151,968	173,777	222,237	239,237	292,212	358,084	481,391	453,452
Finance Companies	39,448	49,039	54,915	63,264	73,472	91,892	119,610	152,404	123,597
Merchant Banks	11,063	13,260	14,648	18,792	23,585	27,062	34,005	44,329	39,228
Banking System ¹	179,796	214,267	243,340	304,293	336,294	411,166	511,699	678,124	616,317
DEPOSITS²									
Commercial Banks	82,413	96,018	112,547	140,474	160,272	196,851	243,969	300,535	307,400
Finance Companies	31,274	39,234	44,039	51,157	57,276	69,951	90,842	106,512	98,600
Merchant Banks	7,106	7,917	9,784	13,517	14,574	16,093	23,531	26,390	26,300
Banking System ¹	120,793	143,169	166,370	205,148	232,122	282,895	358,342	433,437	432,300
LOANS³									
Commercial Banks	80,763	97,206	105,721	117,236	134,151	175,007	217,702	276,366	285,766
Finance Companies	27,023	34,126	38,231	43,776	50,087	62,712	82,497	102,546	86,554
Merchant Banks	6,263	7,455	8,508	9,765	11,591	14,181	18,951	23,051	22,192
Banking System ¹	114,049	138,787	152,460	170,777	195,829	251,900	319,150	401,963	394,512
LOANS/DEPOSITS (L/D) RATIO									
Commercial Banks	98.0%	101.2%	93.9%	83.5%	83.7%	88.9%	89.2%	92.0%	93.0%
Finance Companies	86.4%	87.0%	86.8%	85.6%	87.4%	89.7%	90.8%	96.3%	87.8%
Merchant Banks	88.1%	94.2%	87.0%	72.2%	79.5%	88.1%	80.5%	87.3%	84.4%
Banking System ¹	94.4%	96.9%	91.6%	83.2%	84.4%	89.0%	89.1%	92.7%	91.3%

¹ Refers to commercial banks, finance companies and merchant banks

² Includes NIDs and repos

³ Excludes housing loans sold to Cagamas

Source: Computed from Bank Negara Malaysia, Annual Report, various issues

	1990	1991	1992	1993	1994	1995	1996	1997	1998
Table 4.15: Assets, Loans and Deposits for Commercial Banks, Finance Companies and Merchant Banks (Percentage of Share)									
ASSETS									
Commercial Banks	71.9	70.9	71.4	73.0	71.1	71.1	70.0	71.0	73.6
Finance Companies	21.9	22.9	22.6	20.8	21.8	22.3	23.4	22.5	20.0
Merchant Banks	6.2	6.2	6.0	6.2	7.0	6.6	6.6	6.5	6.4
Banking System ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
DEPOSITS²									
Commercial Banks	68.2	67.1	67.6	68.5	69.0	69.6	68.1	69.3	71.1
Finance Companies	25.9	27.4	26.5	24.9	24.7	24.7	25.4	24.6	22.8
Merchant Banks	5.9	5.5	5.9	6.6	6.3	5.7	6.6	6.1	6.1
Banking System ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
LOANS³									
Commercial Banks	70.8	70.0	69.3	68.6	68.5	69.5	68.2	68.8	72.5
Finance Companies	23.7	24.6	25.1	25.6	25.6	24.9	25.8	25.5	21.9
Merchant Banks	5.5	5.4	5.6	5.7	5.9	5.6	5.9	5.7	5.6
Banking System ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

¹ Refers to commercial banks, finance companies and merchant banks

² Includes NIDs and repos

³ Excludes housing loans sold to Cagamas

Source: Computed from Bank Negara Malaysia, Annual Report, various issues

Table 4.16: Assets, Loans and Deposits for Commercial Banks, Finance Companies and Merchant Banks (Percentage of Change)

	1990	1991	1992	1993	1994	1995	1996	1997	1998
ASSETS									
Commercial Banks	14.8	17.5	14.4	27.9	7.6	22.1	22.5	34.4	-5.8
Finance Companies	34.9	24.3	12.0	15.2	16.1	25.1	30.2	27.4	-18.9
Merchant Banks	24.6	19.9	10.5	28.3	25.5	14.7	25.7	30.4	-11.5
Banking System ¹	19.3	19.2	13.6	25.0	10.5	22.3	24.5	32.5	-9.1
DEPOSITS ²									
Commercial Banks	10.1	16.5	17.2	24.8	14.1	22.8	23.9	23.2	2.3
Finance Companies	38.8	25.5	12.2	16.2	12.0	22.1	29.9	17.2	-7.4
Merchant Banks	3.7	11.4	23.6	38.1	7.8	10.4	46.2	12.2	-0.3
Banking System ¹	16.0	18.5	16.2	23.3	13.1	21.9	26.7	21.0	-0.3
LOANS ³									
Commercial Banks	20.3	20.4	8.8	10.9	14.4	30.5	24.4	26.9	3.4
Finance Companies	36.0	26.3	12.0	14.5	14.4	25.2	31.5	24.3	-15.6
Merchant Banks	13.2	19.0	14.1	14.8	18.7	22.3	33.6	21.6	-3.7
Banking System ¹	23.3	21.7	9.9	12.0	14.7	28.6	26.7	25.9	-1.9

¹ Refers to commercial banks, finance companies and merchant banks

² Includes NIDs and repos

³ Excludes housing loans sold to Cagamas

Source: Computed from Bank Negara Malaysia, Annual Report, various issues