

Improved Performance Indicators by Domestic Commercial Banks

| | 2000 | | 2010 | | 2012 | |
|---------------------------------|----------|---------|----------|---------|----------|---------|
| | Domestic | Foreign | Domestic | Foreign | Domestic | Foreign |
| Capitalisation | | | | | | |
| Risk-Weighted Capital Ratio (%) | 11.7 | 14.0 | 14.2 | 14.6 | 15.0 | 16.1 |
| Asset quality | | | | | | |
| Net Impaired Loans Ratio (%) | 9.2 | 5.7 | 2.6 | 1.2 | 1.5 | 1.2 |
| Profitability | | | | | | |
| Return on Assets (%) | 1.1 | 2.1 | 1.6 | 1.6 | 1.7 | 1.5 |
| Return on Equity (%) | 13.3 | 26.4 | 16.7 | 19.6 | 17.4 | 17.7 |

Note: Beginning January 2010, loans are reported based on Financial Reporting Standard (FRS) 139. The adoption of FRS 139 requirement is based on the financial year of the banks

Source: Bank Negara Malaysia