

2.15

Sistem Perbankan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar
Banking System: Outstanding Loan Provisions and Non-Performing Loans

RM juta

RM million

Akhir tempoh	Pinjaman tak berbayar	Faedah tertanggung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁵ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,4} (%)	Total provisions/Non-performing loans ⁵ (%)	General provisions/ Net total loans ² (%)
2008 Jan./Jan.							
3 bulan/3 months	41,524	6,079	15,797	10,670	3.1	298.5	1.7
6 bulan/6 months	35,850	5,873	14,899	10,712	2.4	352.9	1.7
Feb./Feb							
3 bulan/3 months	41,751	6,123	15,439	10,864	3.2	291.4	1.7
6 bulan/6 months	36,158	5,904	14,568	10,855	2.5	340.2	1.7
Mac./Mar.							
3 bulan/3 months	40,440	5,718	15,694	10,860	3.0	305.9	1.7
6 bulan/6 months	34,946	5,511	14,756	10,846	2.3	359.5	1.7
Apr./Apr							
3 bulan/3 months	39,530	5,707	15,341	10,957	2.9	307.7	1.7
6 bulan/6 months	34,113	5,378	14,487	10,988	2.2	361.7	1.7
Mei/May							
3 bulan/3 months	37,871	5,374	14,083	11,176	2.8	306.3	1.7
6 bulan/6 months	32,501	5,106	13,016	10,864	2.2	354.2	1.7
Jun/June							
3 bulan/3 months	36,977	5,252	14,175	11,267	2.6	314.5	1.7
6 bulan/6 months	31,678	5,004	12,977	11,267	2.1	362.8	1.7
Jul/Jul.							
3 bulan/3 months	36,712	5,282	14,339	11,402	2.5	311.8	1.7
6 bulan/6 months	31,639	5,014	13,258	11,585	2.0	359.3	1.7
Ogos/Aug.							
3 bulan/3 months	36,815	5,379	14,249	11,718	2.5	309.9	1.7
6 bulan/6 months	31,577	5,099	13,267	11,687	1.9	360.5	1.7
Sep./Sept.							
3 bulan/3 months	36,059	5,376	14,036	11,940	2.4	323.1	1.7
6 bulan/6 months	31,109	5,115	12,977	11,867	1.9	371.9	1.7
Okt./Oct.							
3 bulan/3 months	36,330	5,357	14,095	12,029	2.4	295.6	1.7
6 bulan/6 months	31,161	5,093	13,016	11,953	1.9	339.3	1.7
Nov./Nov.							
3 bulan/3 months	35,886	5,275	13,831	12,048	2.4	315.1	1.7
6 bulan/6 months	30,811	5,057	12,942	12,017	1.8	363.1	1.7
Dis/Dec.							
3 bulan/3 months	35,001	5,180	14,008	12,079	2.2	334.4	1.7
6 bulan/6 months	29,820	4,956	12,912	12,038	1.7	384.3	1.7
2009 Jan./Jan.							
3 bulan/3 months	34,855	5,155	14,078	12,003	2.2	335.2	1.7
6 bulan/6 months	29,827	4,950	13,031	12,004	1.7	394.3	1.7
Feb./Feb							
3 bulan/3 months	34,879	5,165	13,851	12,082	2.2	328.3	1.7
6 bulan/6 months	29,615	4,954	12,997	12,033	1.6	398.8	1.7
Mac./Mar.							
3 bulan/3 months	33,592	4,719	12,844	12,090	2.2	323.9	1.7
6 bulan/6 months	28,310	4,514	11,979	12,028	1.6	390.9	1.7

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).

2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertanggung - peruntukan khas.

3 Selepas mengambil kira kedudukan sebuah bank perdagangan.

4 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih.

Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertanggung - peruntukan khas.

Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertanggung - peruntukan khas.

5 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih.

Jumlah peruntukan = Peruntukan am + nilai cagaran

Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertanggung - peruntukan khas.

Nota : Mulai Jun 1999, jadual ini termasuk bank-bank Islam.

1 Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).

2 Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.

3 After incorporating the results of one commercial bank.

4 Beginning December 1997, ratios are computed in a net basis.

Non-performing loans = Non-performing loans - interest-in-suspense - specific provisions.

Total loans = Outstanding gross loans - interest-in-suspense - specific provisions.

5 Beginning December 1997, ratios are computed on a net basis.

Total provisions = General provisions + value of collateral.

Non-performing loans = Non-performing loans - interest-in-suspense - specific provisions.

Note : Beginning June 1999, the table includes Islamic banks.