

2.16

Bank Perdagangan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

Commercial Banks: 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	40,522	5,828	15,400	10,510	3.1	298.9	1.7
6 bulan/6 months	34,894	5,625	14,510	10,552	2.4	354.2	1.7
Feb./Feb							
3 bulan/3 months	40,741	5,867	15,032	10,697	3.2	291.5	1.7
6 bulan/6 months	35,195	5,653	14,169	10,690	2.4	341.1	1.7
Mac/Mar.							
3 bulan/3 months	39,432	5,467	15,276	10,695	3.0	306.4	1.7
6 bulan/6 months	33,990	5,266	14,349	10,681	2.3	361.0	1.7
Apr./Apr							
3 bulan/3 months	38,936	5,550	15,052	10,851	2.9	307.5	1.7
6 bulan/6 months	33,518	5,221	14,198	10,881	2.2	362.0	1.7
Mei/May							
3 bulan/3 months	37,269	5,208	13,796	11,068	2.8	306.0	1.7
6 bulan/6 months	31,899	4,946	12,723	10,756	2.2	354.4	1.6
Jun/June							
3 bulan/3 months	36,309	5,089	13,871	11,166	2.6	315.6	1.7
6 bulan/6 months	31,010	4,835	12,679	11,166	2.0	364.9	1.7
Jul/Jul.							
3 bulan/3 months	35,977	5,114	14,019	11,301	2.5	313.6	1.7
6 bulan/6 months	30,905	4,846	12,938	11,485	2.0	362.5	1.7
Ogos/Aug.							
3 bulan/3 months	36,078	5,207	13,919	11,617	2.5	311.6	1.7
6 bulan/6 months	30,843	4,927	12,938	11,587	1.9	363.5	1.7
Sep./Sept.							
3 bulan/3 months	35,324	5,201	13,642	11,842	2.4	323.6	1.7
6 bulan/6 months	30,374	4,940	12,583	11,769	1.9	373.1	1.7
Okt./Oct.							
3 bulan/3 months	35,552	5,177	13,707	11,934	2.4	295.8	1.7
6 bulan/6 months	30,384	4,913	12,628	11,852	1.9	340.3	1.7
Nov./Nov.							
3 bulan/3 months	35,115	5,091	13,443	11,948	2.4	315.5	1.7
6 bulan/6 months	30,040	4,874	12,554	11,910	1.8	364.4	1.7
Dis/Dec.							
3 bulan/3 months	34,277	4,994	13,623	11,967	2.2	334.6	1.7
6 bulan/6 months	29,096	4,771	12,526	11,926	1.7	385.3	1.7
2009 Jan./Jan.							
3 bulan/3 months	34,181	4,968	13,672	11,900	2.2	334.2	1.7
6 bulan/6 months	29,154	4,765	12,660	11,897	1.7	394.6	1.7
Feb./Feb							
3 bulan/3 months	34,190	4,975	13,434	11,977	2.2	327.3	1.7
6 bulan/6 months	28,912	4,765	12,610	11,925	1.6	399.3	1.7
Mac/Mar.							
3 bulan/3 months	32,963	4,544	12,485	11,986	2.2	323.1	1.7
6 bulan/6 months	27,605	4,325	11,591	11,920	1.6	391.4	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 mengambilkira 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.