

## 2.18 Bank Pelaburan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

Investment 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 <sup>1,3</sup> (%)	Jumlah peruntukan/ Pinjaman tak berbayar <sup>4</sup> (%)	Peruntukan am/Jumlah pinjaman bersih <sup>2</sup> (%)
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans <sup>1,3</sup> (%)	Total provisions/Non-performing loans <sup>4</sup> (%)	General provisions/ Net total loans <sup>2</sup> (%)
2008 Jan./Jan.							
3 bulan/3 months	1,001	252	398	159	4.4	276.2	2.0
6 bulan/6 months	955	247	389	159	4.0	291.3	2.0
Feb./Feb							
3 bulan/3 months	1,010	256	407	167	4.1	282.4	2.0
6 bulan/6 months	963	252	399	165	3.8	297.5	2.0
Mac/Mar.							
3 bulan/3 months	1,008	251	417	165	4.2	276.0	2.0
6 bulan/6 months	956	245	408	165	3.8	286.7	2.0
Apr./Apr							
3 bulan/3 months	595	157	288	106	3.7	332.1	2.6
6 bulan/6 months	595	157	288	106	3.7	332.3	2.7
Mei/May							
3 bulan/3 months	602	166	287	109	3.7	342.3	2.7
6 bulan/6 months	602	160	293	108	3.7	341.5	2.7
Jun/June							
3 bulan/3 months	668	163	304	100	5.3	226.3	2.6
6 bulan/6 months	668	169	298	101	5.3	226.3	2.6
Jul/Jul.							
3 bulan/3 months	734	168	320	101	6.4	190.5	2.6
6 bulan/6 months	734	168	320	101	6.4	190.5	2.6
Ogos/Aug.							
3 bulan/3 months	737	172	330	101	5.9	187.4	2.5
6 bulan/6 months	734	172	329	101	5.9	188.9	2.5
Sep./Sept.							
3 bulan/3 months	735	175	394	98	4.5	276.8	2.7
6 bulan/6 months	735	175	394	98	4.5	276.9	2.7
Okt./Oct.							
3 bulan/3 months	778	181	388	95	6.0	275.0	2.7
6 bulan/6 months	778	181	388	101	6.0	277.7	2.9
Nov./Nov.							
3 bulan/3 months	771	184	388	101	5.5	281.6	2.8
6 bulan/6 months	771	184	388	106	5.5	284.5	2.9
Dis/Dec.							
3 bulan/3 months	724	186	386	112	3.7	312.0	2.7
6 bulan/6 months	724	186	386	112	3.6	312.2	2.7
2009 Jan./Jan.							
3 bulan/3 months	674	187	406	104	2.0	531.3	2.5
6 bulan/6 months	674	185	372	108	2.8	370.8	2.6
Feb./Feb							
3 bulan/3 months	690	190	417	105	2.0	521.1	2.6
6 bulan/6 months	703	189	387	108	3.1	350.6	2.6
Mac/Mar.							
3 bulan/3 months	629	175	359	104	2.3	452.1	2.5
6 bulan/6 months	706	189	387	108	3.1	342.6	2.6

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 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.

4 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.

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 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.

4 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.