

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 membayar	Faedah tergantung	Peruntukan khas	Peruntukan am	Pinjaman tak membayar/ Jumlah pinjaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak membayar ² (%)	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 (%)
2006 Okt./Oct.							
3 bulan/3 months	50,585	6,897	15,769	9,314	5.0	244.9	1.7
6 bulan/6 months	42,995	6,627	14,844	9,358	3.8	284.3	1.7
Nov./Nov.							
3 bulan/3 months	50,303	6,879	15,882	9,370	4.9	247.8	1.7
6 bulan/6 months	43,087	6,647	14,973	9,404	3.8	284.1	1.7
Dis/Dec.							
3 bulan/3 months	48,983	6,709	15,471	9,387	4.8	252.0	1.7
6 bulan/6 months	41,855	6,473	14,555	9,417	3.7	289.4	1.7
2007 Jan./Jan.							
3 bulan/3 months	48,918	6,778	16,199	9,570	4.6	257.5	1.7
6 bulan/6 months	42,282	6,571	15,323	9,449	3.6	295.6	1.7
Feb/Feb							
3 bulan/3 months	48,757	6,750	15,713	9,532	4.6	259.1	1.7
6 bulan/6 months	41,764	6,502	14,772	9,499	3.6	299.6	1.7
Mac/Mar.							
3 bulan/3 months	48,345	6,706	16,487	9,599	4.4	260.2	1.7
6 bulan/6 months	41,472	6,529	15,826	9,631	3.3	308.1	1.7
Apr/Apr							
3 bulan/3 months	48,141	6,737	16,659	9,655	4.3	264.2	1.7
6 bulan/6 months	41,278	6,494	15,786	9,684	3.3	308.6	1.7
Mei/May							
3 bulan/3 months	47,902	6,652	16,812	9,749	4.2	289.2	1.7
6 bulan/6 months	41,145	6,422	15,841	9,780	3.3	322.5	1.7
Jun/June							
3 bulan/3 months	45,484	6,197	15,728	9,797	4.0	268.4	1.7
6 bulan/6 months	38,996	5,972	14,617	9,866	3.1	306.6	1.7
Jul/Jul.							
3 bulan/3 months	45,357	6,235	16,105	10,110	3.8	273.0	1.7
6 bulan/6 months	39,051	6,006	15,065	10,162	3.0	313.2	1.7
Ogos/Aug.							
3 bulan/3 months	44,520	6,226	16,280	10,281	3.6	283.2	1.7
6 bulan/6 months	38,586	6,013	15,362	10,254	2.8	326.2	1.7
Sep./Sept.							
3 bulan/3 months	43,634	6,151	15,894	10,387	3.5	287.4	1.7
6 bulan/6 months	37,934	5,940	14,978	10,372	2.8	329.3	1.7
Okt./Oct.							
3 bulan/3 months	42,884	5,882	15,980	10,437	3.4	296.4	1.7
6 bulan/6 months	37,124	5,684	15,133	10,461	2.6	344.9	1.7
Nov./Nov.							
3 bulan/3 months	42,275	5,913	16,026	10,500	3.3	295.9	1.7
6 bulan/6 months	36,704	5,713	15,177	10,538	2.5	345.1	1.7

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

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

3 Selepas mengambil kira kedudukan sebuah bank perdagangan.

4 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak membayar = Pinjaman tak membayar - faedah tergantung - peruntukan khas.

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

5 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran. Pinjaman tak membayar = Pinjaman tak membayar - faedah tergantung - 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.

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