

III.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 tergantung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ² (%)	Peruntukan am/Jumlah pinjaman bersih ³ (%)	Net
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 ² (%)	General provisions/ total loans ³ (%)	
1996	12,480	3,144	3,054	5,854	3.7	96.6		1.8
1997	25,053	2,886	5,402	8,447	4.1	151.4		2.0
1998 Dis./Dec.3								
3 bulan/3 months	76,953	7,377	16,647	8,576	13.6	131.4		2.2
6 bulan/6 months	52,307	6,268	14,464	7,717	8.0	149.2		2.0
1999 Dis./Dec.								
3 bulan/3 months	65,540	7,357	17,552	8,016	11.0	151.9		2.2
6 bulan/6 months	46,828	6,608	16,371	6,957	6.4	206.1		1.9
2000 Dis./Dec.								
3 bulan/3 months	64,256	8,677	17,901	8,449	9.7	170.8		2.2
6 bulan/6 months	49,003	7,999	16,304	7,341	6.3	199.2		1.9
2001 Dis./Dec.								
3 bulan/3 months	76,976	10,039	20,682	8,262	11.5	172.3		2.1
6 bulan/6 months	61,903	9,527	19,543	7,578	8.1	188.7		1.9
2002 Dis./Dec.								
3 bulan/3 months	71,693	9,998	18,586	8,729	10.2	187.0		2.1
6 bulan/6 months	58,885	9,636	17,546	7,809	7.5	214.3		1.8
2003 Dis./Dec.								
3 bulan/3 months	65,774	9,345	16,417	9,165	8.9	191.9		2.0
6 bulan/6 months	54,798	8,962	15,070	8,166	6.8	213.1		1.8
2004 Jan./Jan.								
3 bulan/3 months	66,056	9,529	16,506	9,165	8.9	188.5		2.0
6 bulan/6 months	55,185	9,171	15,161	8,210	6.8	204.1		1.8
Feb./Feb								
3 bulan/3 months	67,359	9,818	16,638	9,190	9.1	200.5		2.0
6 bulan/6 months	55,649	9,363	15,344	8,228	6.8	227.9		1.8
Mac/Mar.								
3 bulan/3 months	66,121	9,337	16,011	9,213	9.0	199.3		2.0
6 bulan/6 months	54,217	8,972	14,795	8,218	6.7	228.3		1.8
Apr/Apr								
3 bulan/3 months	65,848	9,528	16,250	9,002	8.8	212.1		2.0
6 bulan/6 months	54,232	9,128	15,025	8,257	6.6	233.0		1.8
Mei/May								
3 bulan/3 months	65,636	9,501	16,224	9,134	8.7	209.2		2.0
6 bulan/6 months	54,001	9,135	14,880	8,270	6.5	233.9		1.8
Jun/June								
3 bulan/3 months	64,264	9,296	15,844	8,729	8.4	209.8		2.0
6 bulan/6 months	52,816	8,951	14,729	8,289	6.2	237.1		1.8
Jul/Jul.								
3 bulan/3 months	63,697	9,368	15,786	9,256	8.3	208.0		2.0
6 bulan/6 months	52,670	8,992	14,525	8,392	6.2	232.7		1.8
Ogos/Aug.								
3 bulan/3 months	64,061	9,370	15,624	9,387	8.3	201.5		2.0
6 bulan/6 months	52,858	8,970	14,408	8,408	6.2	222.8		1.8
Sep./Sept.								
3 bulan/3 months	63,733	9,335	15,633	8,922	8.1	202.4		1.9
6 bulan/6 months	52,338	8,918	14,363	7,894	6.1	223.5		1.6
Ok./Oct.								
3 bulan/3 months	63,541	9,321	15,521	9,516	8.1	202.3		2.0
6 bulan/6 months	52,143	8,937	14,245	7,975	6.0	222.5		1.7
Nov./Nov.								
3 bulan/3 months	63,673	9,207	15,541	9,561	8.1	202.0		2.0
6 bulan/6 months	52,426	8,814	14,230	8,275	6.1	222.9		1.7
Dis./Dec.								
3 bulan/3 months	60,380	8,469	15,242	9,489	7.5	210.7		1.9
6 bulan/6 months	50,712	8,106	14,016	8,368	5.8	234.2		1.7
2005 Jan./Jan.								
3 bulan/3 months	60,118	8,256	14,636	9,306	7.6	210.3		1.9
6 bulan/6 months	48,922	7,858	13,297	8,122	5.6	236.1		1.6
Feb./Feb								
3 bulan/3 months	59,756	8,070	14,328	9,361	7.6	211.0		1.9
6 bulan/6 months	48,487	7,821	12,843	8,460	5.6	240.7		1.7
Mac/Mar.								
3 bulan/3 months	58,447	7,898	13,790	9,434	7.3	213.2		1.9
6 bulan/6 months	47,106	7,651	12,231	8,516	5.4	239.8		1.7
Apr/Apr								
3 bulan/3 months	58,630	8,073	13,946	10,087	7.3	211.0		2.0
6 bulan/6 months	47,415	7,766	12,512	8,575	5.4	235.1		1.7
Mei/May								
3 bulan/3 months	58,404	8,171	14,185	10,370	7.1	212.0		2.1
6 bulan/6 months	47,793	7,871	12,704	8,639	5.4	235.5		1.7
Jun/June								
3 bulan/3 months	56,044	7,645	14,049	9,997	6.7	219.5		2.0
6 bulan/6 months	46,054	7,412	12,662	8,733	5.1	248.2		1.7
Jul/Jul.								
3 bulan/3 months	56,199	7,698	14,425	9,978	6.7	218.7		1.9
6 bulan/6 months	46,150	7,452	13,032	8,830	5.0	245.3		1.7
Ogos/Aug.								
3 bulan/3 months	55,690	7,816	14,581	9,273	6.4	220.1		1.8
6 bulan/6 months	46,219	7,550	13,190	8,842	4.9	245.8		1.7
Sep./Sept.								
3 bulan/3 months	54,240	7,522	14,764	9,378	6.1	223.2		1.8
6 bulan/6 months	45,426	7,319	13,552	8,966	4.7	255.3		1.7
Ok./Oct.								
3 bulan/3 months	54,176	7,620	14,914	9,416	6.2	222.4		1.8
6 bulan/6 months	45,884	7,418	13,631	9,026	4.7	245.0		1.7
Nov./Nov.								
3 bulan/3 months	54,301	7,409	14,887	9,428	6.0	220.3		1.8
6 bulan/6 months	45,882	7,170	13,575	9,067	4.7	245.6		1.7
Dis./Dec.								
3 bulan/3 months	53,570	7,331	14,917	9,427	5.8	224.1		1.8
6 bulan/6 months	45,205	7,107	13,630	8,982	4.6	252.5		1.7
2006 Jan./Jan.								
3 bulan/3 months	54,640	7,501	15,641	9,435	5.9	228.5		1.8
6 bulan/6 months	46,299	7,282	14,366	9,049	4.6	257.3		1.7
Feb./Feb								
3 bulan/3 months	54,977	7,550	15,490	8,754	5.9	224.4		1.6
6 bulan/6 months	46,537	7,305	14,398	9,026	4.6	255.8		1.7
Mac/Mar.								
3 bulan/3 months	52,925	7,359	14,622	10,366	5.7	233.8		1.9
6 bulan/6 months	44,995	7,115	13,526	9,099	4.5	259.1		1.7
Apr/Apr								
3 bulan/3 months	53,816	7,398	15,011	9,582	5.7	227.6		1.8
6 bulan/6 months	45,304	7,133	13,926	9,103	4.4	258.2		1.7
Mei/May								
3 bulan/3 months	53,741	7,406	15,243	9,713	5.6	230.5		1.8
6 bulan/6 months	45,211	7,154	14,145	9,200	4.3	262.5		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 Selapas mengambil kira kedudukan sebuah bank perdagangan.
 4 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas.
 5 Jumlah pinjaman = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.
 6 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran.
 Pinjaman tak berbayar = Pinjaman tak berbayar - 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.
 Note : Beginning June 1999, the table includes Islamic banks.