

III.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 tertangung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ² (%)	Peruntukan am/Jumlah pinjaman bersih ³ (%)	
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/ Net total loans ² (%)	
1996	8,163	1,993	1,838	4,198	3.6	98.4	1.9	
1997	14,159	1,805	3,268	6,216	3.2	254.7	2.2	
1998 Dis./Dec.3								
3 bulan/3 months	44,916	4,199	11,469	6,541	10.3	149.9	2.3	
6 bulan/6 months	32,644	3,643	9,798	5,679	6.7	163.1	2.0	
1999 Dis./Dec.								
3 bulan/3 months	40,877	4,738	11,572	6,398	8.8	166.1	2.3	
6 bulan/6 months	29,770	4,182	10,213	5,290	5.5	199.6	1.9	
2000 Dis./Dec.								
3 bulan/3 months	42,241	5,673	12,018	6,472	8.3	185.3	2.2	
6 bulan/6 months	32,453	5,263	10,983	5,348	5.4	206.5	1.8	
2001 Dis./Dec.								
3 bulan/3 months	53,136	6,666	14,583	6,126	10.5	174.1	2.0	
6 bulan/6 months	42,898	6,440	13,756	5,408	7.4	191.2	1.8	
2002 Dis./Dec.								
3 bulan/3 months	49,890	6,828	13,407	6,633	9.3	195.0	2.1	
6 bulan/6 months	41,409	6,616	12,788	5,712	6.9	230.6	1.8	
2003 Dis./Dec.								
3 bulan/3 months	46,544	6,388	12,197	6,989	8.3	188.4	2.1	
6 bulan/6 months	39,138	6,206	11,276	6,019	6.4	211.0	1.8	
2004 Jan./Jan.								
3 bulan/3 months	46,585	6,511	12,205	6,989	8.2	190.6	2.1	
6 bulan/6 months	39,342	6,363	11,346	6,032	6.4	211.8	1.8	
Feb./Feb.								
3 bulan/3 months	47,462	6,723	12,211	7,020	8.4	189.6	2.1	
6 bulan/6 months	39,556	6,438	11,394	6,054	6.4	212.3	1.8	
Mac/Mar.								
3 bulan/3 months	46,896	6,570	12,069	7,066	8.3	188.6	2.1	
6 bulan/6 months	39,164	6,340	11,260	6,069	6.3	211.4	1.8	
Apr./Apr.								
3 bulan/3 months	46,759	6,687	12,273	6,913	8.1	202.8	2.0	
6 bulan/6 months	39,156	6,461	11,431	6,098	6.2	217.1	1.8	
Mei/May								
3 bulan/3 months	46,985	6,727	12,311	6,979	8.0	197.4	2.0	
6 bulan/6 months	39,112	6,498	11,366	6,114	6.1	218.0	1.8	
Jun./June								
3 bulan/3 months	45,904	6,560	11,989	7,102	7.7	197.9	2.0	
6 bulan/6 months	38,231	6,340	11,234	6,126	5.8	219.2	1.7	
Jul./Jul.								
3 bulan/3 months	45,308	6,577	11,843	7,093	7.6	198.4	2.0	
6 bulan/6 months	37,928	6,347	11,002	6,221	5.8	218.2	1.8	
Ogos/Aug.								
3 bulan/3 months	47,260	6,898	12,041	7,351	7.8	188.8	2.0	
6 bulan/6 months	39,538	6,622	11,174	6,355	6.0	205.6	1.7	
Sep./Sept.								
3 bulan/3 months	47,649	6,909	12,118	7,698	7.4	191.3	2.0	
6 bulan/6 months	39,644	6,609	11,185	6,668	5.6	206.9	1.7	
Okt./Oct.								
3 bulan/3 months	50,130	7,348	12,817	8,280	7.3	212.6	2.0	
6 bulan/6 months	41,925	7,061	11,729	6,738	5.6	233.0	1.6	
Nov./Nov.								
3 bulan/3 months	51,220	7,318	12,991	8,498	7.3	211.9	2.0	
6 bulan/6 months	42,659	7,016	11,857	7,211	5.6	232.8	1.7	
Dis./Dec.								
3 bulan/3 months	48,360	6,604	12,629	8,427	6.8	221.8	2.0	
6 bulan/6 months	40,547	6,313	11,510	7,306	5.3	247.7	1.7	
2005 Jan./Jan.								
3 bulan/3 months	47,918	6,361	11,952	8,242	6.9	221.1	1.9	
6 bulan/6 months	38,931	6,045	10,735	7,058	5.1	249.1	1.6	
Feb./Feb.								
3 bulan/3 months	47,501	6,155	11,792	8,291	6.8	222.9	1.9	
6 bulan/6 months	38,723	5,993	10,426	7,391	5.1	255.1	1.7	
Mac/Mar.								
3 bulan/3 months	46,773	6,106	11,649	8,364	6.6	224.0	1.9	
6 bulan/6 months	38,016	5,954	10,228	7,444	5.0	253.8	1.7	
Apr./Apr.								
3 bulan/3 months	47,212	6,292	11,612	9,007	6.7	222.1	2.1	
6 bulan/6 months	38,342	6,065	10,301	7,488	5.0	247.0	1.7	
Mei/May								
3 bulan/3 months	47,356	6,397	11,811	9,206	6.6	222.8	2.1	
6 bulan/6 months	38,755	6,176	10,447	7,544	5.0	247.0	1.7	
Jun./June								
3 bulan/3 months	50,700	6,811	12,638	9,457	6.5	222.2	2.0	
6 bulan/6 months	41,573	6,606	11,443	8,192	4.8	252.3	1.7	
Jul./Jul.								
3 bulan/3 months	51,009	6,863	12,991	9,414	6.4	222.1	2.0	
6 bulan/6 months	41,802	6,645	11,743	8,266	4.8	249.3	1.7	
Ogos/Aug.								
3 bulan/3 months	50,457	6,983	13,127	8,702	6.2	224.2	1.8	
6 bulan/6 months	41,822	6,743	11,874	8,271	4.7	250.5	1.7	
Sep./Sept.								
3 bulan/3 months	49,068	6,680	13,261	8,798	5.9	228.2	1.8	
6 bulan/6 months	41,058	6,504	12,155	8,387	4.5	260.7	1.7	
Okt./Oct.								
3 bulan/3 months	49,019	6,770	13,344	8,826	5.8	226.4	1.8	
6 bulan/6 months	41,475	6,594	12,189	8,435	4.5	248.9	1.7	
Nov./Nov.								
3 bulan/3 months	49,061	6,542	13,268	8,877	5.8	224.6	1.8	
6 bulan/6 months	41,415	6,330	12,092	8,483	4.6	249.4	1.7	
Dis./Dec.								
3 bulan/3 months	48,444	6,462	13,351	8,854	5.6	228.7	1.7	
6 bulan/6 months	41,057	6,264	12,332	8,409	4.4	255.9	1.7	
2006 Jan./Jan.								
3 bulan/3 months	52,749	7,137	15,131	9,267	5.8	229.8	1.8	
6 bulan/6 months	44,443	6,917	13,855	8,858	4.5	259.8	1.7	
Feb./Feb.								
3 bulan/3 months	53,092	7,178	14,979	8,564	5.8	225.1	1.6	
6 bulan/6 months	44,683	6,933	13,887	8,636	4.5	258.1	1.7	
Mac/Mar.								
3 bulan/3 months	51,167	7,011	14,060	10,194	5.6	234.1	1.9	
6 bulan/6 months	43,276	6,766	12,964	8,927	4.4	260.6	1.7	
Apr./Apr.								
3 bulan/3 months	52,077	7,049	14,433	9,423	5.7	228.0	1.7	
6 bulan/6 months	43,584	6,783	13,348	8,943	4.3	259.7	1.7	
Mei/May								
3 bulan/3 months	51,919	7,045	14,628	9,555	5.6	231.0	1.8	
6 bulan/6 months	43,500	6,801	13,567	9,041	4.2	264.0	1.7	

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
 2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertangung - peruntukan khas.
 3 Selepas mengambil kira kedudukan sebuah bank perdagangan.
 4 Mula Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangung - peruntukan khas.
 5 Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertangung - peruntukan khas.
 6 Mula Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Jumlah peruntukan = Peruntukan am + nilai cagaran.
 Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangung - peruntukan khas.
 Nota : Mula 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.