

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 (%)	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 (%)	Total provisions/ Non-performing loans ² (%)	General provisions/ loans ³ (%)	
1992	22,884	8,211	4,978	1,750	14.5	65.8	1.2	
1993	21,493	8,026	5,193	2,315	12.3	72.3	1.4	
1994	15,880	4,659	4,631	3,288	7.8	79.2	1.7	
1995	14,320	3,939	4,043	4,209	5.5	85.1	1.7	
1996	12,480	3,144	3,054	5,554	3.7	96.6	1.8	
1997	25,053	2,886	5,402	6,447	4.1	151.4	2.0	
1998 Dis./Dec.3	76,953	7,377	16,647	8,576	13.6	131.4	2.2	
3 bulan/3 months	52,307	6,288	14,464	7,717	8.0	149.2	2.0	
6 bulan/6 months	65,540	7,357	17,552	8,016	11.0	151.9	2.2	
1999 Dis./Dec.	46,828	6,608	16,371	6,957	6.4	206.1	1.9	
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	
2000 Dis./Dec.	76,976	10,039	20,682	8,262	11.5	172.3	2.1	
3 bulan/3 months	61,903	9,527	19,543	7,578	8.1	188.7	1.9	
6 bulan/6 months	71,693	9,998	18,586	8,729	10.2	187.0	2.1	
2002 Dis./Dec.	58,885	9,636	17,546	7,809	7.5	214.3	1.8	
3 bulan/3 months	71,667	10,140	19,116	8,702	10.0	183.1	2.0	
6 bulan/6 months	59,150	9,743	18,065	7,794	7.3	207.6	1.8	
2003 Jan./Jan.	73,740	10,469	19,073	8,724	10.4	175.0	2.1	
3 bulan/3 months	59,695	9,971	18,014	7,866	7.4	202.2	1.8	
6 bulan/6 months	70,573	9,975	18,479	8,689	9.0	177.9	2.0	
Mac/Mar.	56,955	9,534	17,446	7,809	7.9	207.3	1.8	
3 bulan/3 months	70,193	10,139	18,217	8,716	9.8	179.9	2.0	
6 bulan/6 months	56,749	9,486	17,216	7,800	7.0	206.5	1.8	
Apr/Apr	70,358	9,954	18,471	8,739	9.8	186.0	2.0	
3 bulan/3 months	57,081	9,564	17,411	7,797	7.0	211.3	1.8	
6 bulan/6 months	68,842	9,672	17,722	8,794	9.5	189.4	2.0	
Jun/June	55,665	9,294	16,855	7,821	6.7	209.3	1.8	
3 bulan/3 months	68,218	9,663	17,756	8,844	9.3	192.4	2.0	
6 bulan/6 months	55,813	9,522	16,681	7,987	6.7	216.0	1.8	
Jul/Jul.	67,718	9,887	17,532	9,027	9.1	188.7	2.0	
3 bulan/3 months	55,312	9,502	16,587	7,940	6.6	208.5	1.8	
6 bulan/6 months	67,098	9,553	17,286	9,100	9.0	188.4	2.0	
Agos./Aug.	54,526	9,176	16,213	8,092	6.5	211.1	1.8	
Sep./Sept.	68,028	9,711	17,331	9,153	9.2	186.1	2.0	
3 bulan/3 months	55,116	9,263	16,351	8,143	6.6	212.6	1.8	
6 bulan/6 months	67,435	9,747	17,180	9,199	9.0	186.7	2.1	
Nov./Nov.	56,282	9,371	16,201	8,395	6.8	206.7	1.9	
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	
2003 Dis./Dec.	66,056	9,529	16,506	9,165	8.9	188.5	2.0	
3 bulan/3 months	55,185	9,171	15,161	8,210	6.8	204.1	1.8	
6 bulan/6 months	67,359	9,818	16,638	9,190	9.1	200.5	2.0	
Jan./Jan.	55,649	9,363	15,344	8,228	6.8	227.9	1.8	
Mac/Mar.	66,121	9,337	16,011	9,213	9.0	199.3	2.0	
3 bulan/3 months	54,217	8,972	14,795	8,218	6.7	228.3	1.8	
6 bulan/6 months	65,848	9,528	16,250	9,002	8.8	212.1	2.0	
Apr/Apr	54,232	9,128	15,025	8,257	6.6	233.0	1.8	
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	
Mei/May	64,264	9,296	15,844	9,263	8.4	209.8	2.0	
3 bulan/3 months	52,816	8,951	14,729	8,289	6.2	237.1	1.8	
6 bulan/6 months	63,697	9,368	15,786	9,256	8.3	208.0	2.0	
Jul/Jul.	52,670	8,992	14,525	8,392	6.2	232.7	1.8	
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	
Agos./Aug.	63,733	9,335	15,633	8,922	8.1	202.4	1.9	
3 bulan/3 months	52,338	8,918	14,363	7,894	6.1	223.5	1.6	
6 bulan/6 months	63,541	9,321	15,521	9,516	8.1	202.3	2.0	
Oct./Oct.	52,143	8,937	14,245	7,975	6.0	222.5	1.7	
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	
Nov./Nov.	60,380	8,469	15,242	9,489	7.5	210.7	1.9	
3 bulan/3 months	50,712	8,106	14,016	8,368	5.8	234.2	1.7	
6 bulan/6 months	60,118	8,256	14,636	9,306	7.6	210.3	1.9	
2005 Jan./Jan.	48,922	7,858	13,297	8,122	5.6	236.1	1.6	
3 bulan/3 months	50,756	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	
Feb/Feb	58,224	7,899	14,086	9,008	7.2	212.8	1.8	
3 bulan/3 months	47,067	7,551	12,557	8,515	5.3	241.6	1.7	
6 bulan/6 months	58,630	8,073	13,946	10,087	7.3	211.0	2.0	
Apr/Apr	47,414	7,766	12,512	8,575	5.4	235.1	1.7	
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	
Mei/May	56,044	7,645	14,049	9,997	6.7	219.5	2.0	
3 bulan/3 months	46,054	7,412	12,662	8,733	5.1	248.2	1.7	
6 bulan/6 months	56,199	7,698	14,425	9,978	6.7	218.7	1.9	
Jun/June	46,150	7,452	13,032	8,830	5.0	245.3	1.7	
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	
Jul/Jul.	54,240	7,522	14,764	9,378	6.1	233.2	1.8	
3 bulan/3 months	45,426	7,319	13,552	8,966	4.7	255.3	1.7	
6 bulan/6 months	54,178	7,620	14,814	9,416	6.0	222.4	1.8	
Oct./Oct.	45,884	7,418	13,631	9,026	4.7	245.0	1.7	
3 bulan/3 months	54,301	7,409	14,887	9,428	6.0	220.3	1.8	
6 bulan/6 months	45,862	7,170	13,575	9,067	4.7	245.6	1.7	
Nov./Nov.	53,556	7,330	14,926	9,454	5.8	224.5	1.8	
3 bulan/3 months	45,194	7,106	13,439	9,011	4.6	251.0	1.7	
6 bulan/6 months	54,645	7,502	15,546	9,435	5.9	227.8	1.8	
2006 Jan./Jan.	46,304	7,283	14,271	9,049	4.6	256.3	1.7	
3 bulan/3 months	54,866	7,550	15,490	8,754	5.9	225.1	1.6	
6 bulan/6 months	46,537	7,305	14,398	9,026	4.6	255.8	1.7	

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman penamahan yang dijual kepada Cagamas Berhad).
 2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.
 3 Selepas mengambalkira kedudukan sebuah bank perdagangan.
 4 Mulai Disember 1997, nisbah dikira berdasarkan keadaan 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 keadaan 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.