

## 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 <sup>1,4</sup> (%)	Jumlah peruntukan/ Pinjaman tak berbayar <sup>2</sup> (%)	Peruntukan am/ Jumlah pinjaman bersih <sup>3</sup> (%)	
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans <sup>1,4</sup> (%)	Total provisions/ Non-performing loans <sup>2</sup> (%)	General provisions/ loans <sup>3</sup> (%)	
1992	15,992	5,895	3,698	1,240	14.7	67.7	1.3	
1993	15,171	5,831	3,787	1,621	12.6	74.1	1.5	
1994	9,643	2,834	2,398	2,351	6.9	78.6	1.7	
1995	8,932	2,457	2,127	3,012	4.9	85.0	1.7	
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 Jan./Jan.								
3 bulan/3 months	50,102	6,990	13,892	6,599	9.2	188.8	2.1	
6 bulan/6 months	41,840	6,761	13,282	5,689	6.8	218.6	1.8	
Feb./Feb.								
3 bulan/3 months	51,637	7,195	13,730	6,615	9.6	177.2	2.1	
6 bulan/6 months	42,175	6,900	13,137	5,755	6.9	212.1	1.8	
Mac/Mar.								
3 bulan/3 months	49,516	6,626	13,586	6,596	9.1	181.1	2.1	
6 bulan/6 months	40,655	6,601	13,013	5,715	6.6	216.3	1.8	
Apr./Apr.								
3 bulan/3 months	49,278	6,906	13,370	6,621	9.0	182.2	2.1	
6 bulan/6 months	40,641	6,620	12,807	5,701	6.6	214.4	1.8	
Mei/May								
3 bulan/3 months	49,845	6,832	13,515	6,641	9.1	187.1	2.1	
6 bulan/6 months	40,869	6,622	12,911	5,695	6.6	216.7	1.8	
Jun./June								
3 bulan/3 months	48,509	6,626	13,120	6,677	8.7	196.1	2.0	
6 bulan/6 months	39,988	6,453	12,519	5,704	6.4	216.7	1.7	
Jul./Jul.								
3 bulan/3 months	48,078	6,610	13,078	6,716	8.5	195.6	2.0	
6 bulan/6 months	40,066	6,438	12,478	5,858	6.4	225.7	1.8	
Ogos/Aug.								
3 bulan/3 months	47,855	6,803	12,934	6,885	8.4	190.3	2.1	
6 bulan/6 months	39,658	6,618	12,394	5,796	6.2	217.8	1.7	
Sep./Sept.								
3 bulan/3 months	47,418	6,595	12,881	6,958	8.3	192.7	2.1	
6 bulan/6 months	39,313	6,424	12,258	5,949	6.1	221.5	1.8	
Okt./Oct.								
3 bulan/3 months	48,799	6,716	12,887	6,999	8.7	186.0	2.1	
6 bulan/6 months	38,293	6,489	12,296	5,988	6.1	226.4	1.8	
Nov./Nov.								
3 bulan/3 months	47,962	6,751	12,863	7,022	8.4	186.9	2.1	
6 bulan/6 months	40,504	6,593	12,318	6,003	6.4	212.8	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	46,771	6,111	11,825	7,942	6.6	223.9	1.8	
6 bulan/6 months	38,015	5,959	10,410	7,442	4.9	255.6	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	38,341	6,065	10,301	7,488	5.0	247.0	1.7	
Mei/May								
3 bulan/3 months	47,356	6,397	11,811	9,205	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	6.2	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	8,463	4.6	249.4	1.7	
Dis./Dec.								
3 bulan/3 months	48,439	6,461	13,355	8,879	5.6	229.0	1.8	
6 bulan/6 months	41,052	6,263	12,204	8,436	4.4	254.8	1.7	
2006 Jan./Jan.								
3 bulan/3 months	52,754	7,137	15,036	9,267	5.8	229.1	1.8	
6 bulan/6 months	44,448	6,918	13,760	8,658	4.5	258.7	1.7	
Feb./Feb.								
3 bulan/3 months	52,982	7,178	14,979	8,564	5.8	225.9	1.6	
6 bulan/6 months	44,683	6,933	13,887	8,836	4.5	258.1	1.7	

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman peruntukan yang dijual kepada Cagamas Berhad).  
2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertangung - peruntukan khas.  
3 Selepas mengambikira kedudukan sebuah bank perdagangan.  
4 Mulai 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 Mulai 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: 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 on a net basis. Non-performing loans = Non-performing loans - interest-in-suspense - specific provisions.  
5 Total loans = Outstanding gross loans - interest-in-suspense - specific provisions.  
6 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.