

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 ⁵ (%)	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 (%)
1995	14,320	3,939	4,043	4,209	5.5	85.1	1.7
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	8.1	149.2	2.0
1999 Dis./Dec. 3							
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							
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							
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							
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 Mac./Mar. 3							
3 bulan/3 months	70,573	9,975	18,479	8,689	9.9	177.9	2.0
6 bulan/6 months	56,955	9,534	17,446	7,809	7.0	207.3	1.8
Jun./June 3							
3 bulan/3 months	68,842	9,672	17,722	8,794	9.5	189.4	2.0
6 bulan/6 months	55,665	9,294	16,855	7,821	6.7	209.3	1.8
Sep./Sept. 3							
3 bulan/3 months	67,098	9,553	17,286	9,100	9.0	188.4	2.0
6 bulan/6 months	54,526	9,176	16,213	8,092	6.5	211.1	1.8
Dis./Dec. 3							
3 bulan/3 months	65,774	9,345	16,417	9,217	8.9	192.0	2.1
6 bulan/6 months	54,798	8,962	15,070	8,166	6.8	213.1	1.8
2004 Jan./Jan. 3							
3 bulan/3 months	66,056	9,529	16,506	9,165	8.9	188.5	2.0
6 bulan/6 months	55,185	9,130	15,158	8,210	6.8	203.8	1.8
Feb./Feb. 3							
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							
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							
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							
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							
3 bulan/3 months	64,264	9,338	15,869	9,174	8.4	210.0	2.0
6 bulan/6 months	52,816	8,990	14,660	8,289	6.2	236.9	1.8
Jul./Jul. 3							
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							
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	14,411	8,408	6.2	222.8	1.8
Sep./Sept. 3							
3 bulan/3 months	63,733	9,336	15,588	8,922	8.1	202.2	1.9
6 bulan/6 months	52,338	8,918	14,318	7,894	6.1	223.1	1.6

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 berbayar = Pinjaman tak berbayar - 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 berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas

Nota : Mulai Jun 1999, jadual ini termasuk Institusi Perbankan 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