

### 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>5</sup> (%)	Peruntukan am/Jumlah pinjaman bersih <sup>2</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>5</sup> (%)	General provisions/ Net total loans <sup>2</sup> (%)
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	177.7	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	6,826	13,586	6,596	9.1	181.1	2.1
6 bulan/6 months	40,656	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	39,293	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
Dis./Dec.							
3 bulan/3 months	46,544	6,388	12,197	7,070	8.3	188.7	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	6,321	11,342	6,032	6.4	211.4	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	11,250	6,069	6.3	211.5	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	45,992	6,614	12,065	7,060	7.7	199.9	2.0
6 bulan/6 months	38,335	6,366	11,121	6,175	5.9	219.9	1.7
Jul/Jul.							
3 bulan/3 months	45,281	6,577	11,825	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

- 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 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih. Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tertangung - peruntukan khas.  
Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertangung - 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 tertangung - 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.