

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	8.0	149.2	2.0
1999 Dis./Dec.							
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 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 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 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 Jan./Jan.							
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
Feb./Feb							
3 bulan/3 months	73,740	10,469	19,073	8,724	10.4	175.0	2.1
6 bulan/6 months	59,695	9,971	18,014	7,866	7.4	202.2	1.8
Mac./Mar.							
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
Apr./Apr							
3 bulan/3 months	70,193	10,139	18,217	8,716	9.8	179.9	2.0
6 bulan/6 months	56,749	9,488	17,216	7,800	7.0	206.5	1.8
Mei/May							
3 bulan/3 months	70,358	9,954	18,471	8,739	9.8	186.0	2.0
6 bulan/6 months	57,081	9,564	17,411	7,797	7.0	211.3	1.8
Jun/June							
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
Jul/Jul.							
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
Ogos/Aug.							
3 bulan/3 months	67,718	9,887	17,532	9,027	9.1	188.7	2.0
6 bulan/6 months	55,312	9,502	16,587	7,940	6.6	208.5	1.8
Sep./Sept.							
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
Okt./Oct.							
3 bulan/3 months	68,028	9,711	17,331	9,153	9.2	186.1	2.0
6 bulan/6 months	55,116	9,263	16,351	8,143	6.6	212.6	1.8
Nov./Nov.							
3 bulan/3 months	67,435	9,747	17,180	9,199	9.0	186.7	2.1
6 bulan/6 months	56,282	9,371	16,201	8,395	6.8	206.7	1.9
Dis./Dec.							
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 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 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 bulan/3 months	66,126	9,337	16,011	9,213	9.0	199.3	2.0
6 bulan/6 months	54,221	8,972	14,798	8,218	6.7	228.3	1.8
Apr./Apr							
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 bulan/3 months	65,653	9,497	16,228	9,134	8.7	209.1	2.0
6 bulan/6 months	54,019	9,132	14,884	8,270	6.5	233.8	1.8
Jun/June							
3 bulan/3 months	64,393	9,361	15,952	9,221	8.4	211.2	2.0
6 bulan/6 months	52,951	8,982	14,647	8,337	6.2	237.4	1.8

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 mengambilkira 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