

### 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 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/ Net total loans <sup>3</sup> (%)
1988	23,551	6,130	4,710	374	30.1	47.6	0.6
1989	23,256	7,701	5,872	456	24.8	60.3	0.6
1990	23,212	8,748	5,502	876	20.0	65.2	0.9
1991	21,638	8,406	5,068	1,380	15.4	68.6	1.1
1992	22,684	8,211	4,976	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	5,854	3.7	96.6	1.8
1997	25,053	2,886	5,402	8,447	4.1	151.4	2.0
1998 Dis./Dec. <sup>3</sup>							
3 bulan/3 months	76,953	7,379	16,647	8,576	13.6	131.4	2.2
6 bulan/6 months	52,406	6,268	14,464	7,717	8.1	148.8	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 Mac./Mar.							
3 bulan/3 months	67,605	8,700	17,486	8,172	10.6	163.3	2.1
6 bulan/6 months	52,094	8,027	16,078	7,517	7.1	184.9	1.9
Jun./June							
3 bulan/3 months	73,366	9,063	18,633	8,738	11.4	168.7	2.2
6 bulan/6 months	58,315	8,586	17,438	7,562	8.0	180.8	1.9
Sep./Sept.							
3 bulan/3 months	77,325	9,700	20,448	8,111	11.7	164.5	2.0
6 bulan/6 months	61,577	9,251	19,331	7,618	8.2	186.2	1.9
Dis./Dec.							
3 bulan/3 months	76,801	10,051	20,580	8,412	11.5	172.9	2.1
6 bulan/6 months	61,789	9,538	19,475	7,729	8.1	189.8	1.9
2002 Jan./Jan.							
3 bulan/3 months	78,471	10,315	21,241	8,411	11.7	172.0	2.1
6 bulan/6 months	63,420	9,841	20,083	7,718	8.3	188.2	1.9
Feb./Feb.							
3 bulan/3 months	78,917	10,356	21,551	8,346	11.6	171.2	2.1
6 bulan/6 months	63,746	9,885	20,571	7,635	8.2	188.7	1.9
Mac./Mar.							
3 bulan/3 months	79,225	10,443	21,989	8,296	11.5	175.0	2.0
6 bulan/6 months	64,325	9,960	20,830	7,556	8.2	192.8	1.9
Apr./Apr.							
3 bulan/3 months	78,965	10,600	22,275	8,253	11.4	174.5	2.0
6 bulan/6 months	64,941	10,157	21,208	7,553	8.2	189.9	1.9
Mei/May							
3 bulan/3 months	77,843	10,069	21,755	8,218	11.2	175.4	2.0
6 bulan/6 months	64,490	9,637	20,859	7,604	8.2	186.3	1.8
Jun./June							
3 bulan/3 months	76,474	9,690	21,232	8,430	11.0	173.4	2.0
6 bulan/6 months	63,371	9,239	20,208	7,705	8.2	183.5	1.9
Jul./Jul.							
3 bulan/3 months	76,628	10,104	20,798	8,444	11.0	180.7	2.0
6 bulan/6 months	63,361	9,661	19,807	7,701	8.1	195.2	1.9
Ogos/Aug.							
3 bulan/3 months	74,913	10,227	20,586	9,267	10.6	186.2	2.2
6 bulan/6 months	62,230	9,811	19,575	7,736	7.9	199.3	1.9
Sep./Sept.							
3 bulan/3 months	74,544	10,375	20,089	8,665	10.5	186.3	2.1
6 bulan/6 months	61,938	9,930	19,536	7,769	7.7	213.4	1.8
Okt./Oct.							
3 bulan/3 months	74,162	10,522	20,884	8,702	10.2	187.9	2.1
6 bulan/6 months	61,769	10,076	19,390	7,813	7.7	208.5	1.9
Nov./Nov.							
3 bulan/3 months	74,728	10,603	20,514	8,727	10.3	182.3	2.1
6 bulan/6 months	61,440	10,231	19,406	7,798	7.5	212.4	1.8
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	18,457	8,695	9.9	177.6	2.0
6 bulan/6 months	56,955	9,534	17,424	7,815	7.0	206.8	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	9,487	17,210	7,800	7.0	206.5	1.8
Mei/May							
3 bulan/3 months	70,452	9,955	18,469	8,739	9.8	185.3	2.0
6 bulan/6 months	57,175	9,565	17,409	7,797	7.0	210.2	1.8
Jun./June							
3 bulan/3 months	69,033	9,682	17,727	8,838	9.5	188.7	2.0
6 bulan/6 months	55,763	9,312	16,873	7,866	6.8	209.0	1.8
Jul./Jul.							
3 bulan/3 months	68,332	9,676	17,707	8,846	9.3	191.7	2.0
6 bulan/6 months	55,925	9,536	16,632	7,730	6.7	214.1	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 Selapas mengambilnya 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

6 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

6 Beginning June 1999, the table includes Islamic Banks