

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 pin- jaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁵ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)
<i>End of period</i>	<i>Non-performing loans</i>	<i>Interest-in-suspense</i>	<i>Specific provisions</i>	<i>General provisions</i>	<i>Non-performing loans/ Total loans^{1,4} (%)</i>	<i>Total provisions/Non-performing loans⁵ (%)</i>	<i>General provisions/ Net total loans² (%)</i>
1988	16,935	4,690	3,539	185	29.6	49.7	0.4
1989	16,554	5,519	4,292	240	24.3	60.7	0.4
1990	16,562	6,194	4,044	540	20.1	65.1	0.8
1991	15,518	5,793	3,686	928	15.7	67.1	1.0
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	44,915	4,201	11,469	6,541	10.3	150.0	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 Mac/Mar.							
3 bulan/3 months	45,345	5,729	11,908	6,188	9.3	170.6	2.1
6 bulan/6 months	35,458	5,353	10,998	5,480	6.4	187.3	1.8
Jun/June							
3 bulan/3 months	50,364	6,083	12,892	6,685	10.3	166.3	2.2
6 bulan/6 months	40,527	5,885	12,240	5,468	7.3	179.3	1.8
Sep./Sept.							
3 bulan/3 months	53,859	6,520	14,485	6,027	10.7	163.2	2.0
6 bulan/6 months	42,754	6,296	13,695	5,499	7.4	188.1	1.8
Dis./Dec.							
3 bulan/3 months	52,990	6,662	14,411	6,269	10.5	174.4	2.1
6 bulan/6 months	42,812	6,436	13,618	5,552	7.5	191.7	1.8
2002 Jan./Jan.							
3 bulan/3 months	54,896	7,001	15,211	6,223	10.8	172.7	2.1
6 bulan/6 months	44,306	6,763	14,370	5,495	7.6	189.7	1.8
Feb./Feb.							
3 bulan/3 months	55,103	7,005	15,399	6,157	10.7	173.3	2.0
6 bulan/6 months	44,546	6,767	14,742	5,408	7.5	192.2	1.8
Mac/Mar.							
3 bulan/3 months	55,001	7,065	15,591	6,205	10.6	175.0	2.0
6 bulan/6 months	45,105	6,850	14,923	5,429	7.6	192.1	1.8
Apr./Apr.							
3 bulan/3 months	54,691	7,152	16,022	6,144	10.3	177.8	2.0
6 bulan/6 months	45,520	6,936	15,404	5,441	7.6	194.2	1.8
Mei/May							
3 bulan/3 months	53,453	6,686	15,502	6,164	10.1	178.4	2.0
6 bulan/6 months	45,110	6,488	14,956	5,468	7.6	189.3	1.8
Jun/June							
3 bulan/3 months	52,481	6,371	14,940	6,319	10.0	178.5	2.0
6 bulan/6 months	44,330	6,165	14,310	5,593	7.6	187.7	1.8
Jul/Jul.							
3 bulan/3 months	52,775	6,760	14,497	6,344	10.1	188.1	2.0
6 bulan/6 months	44,313	6,532	13,907	5,593	7.6	202.9	1.8
Ogos/Aug.							
3 bulan/3 months	51,612	6,817	14,168	6,498	9.8	191.8	2.1
6 bulan/6 months	43,032	6,604	13,594	5,615	7.3	208.8	1.8
Sep./Sept.							
3 bulan/3 months	51,433	6,999	14,342	6,551	9.6	196.8	2.1
6 bulan/6 months	43,005	6,745	13,811	5,655	7.1	229.2	1.8
Okt./Oct.							
3 bulan/3 months	51,182	7,107	14,665	6,580	9.3	194.9	2.1
6 bulan/6 months	42,825	6,889	13,632	5,689	7.0	225.2	1.8
Nov./Nov.							
3 bulan/3 months	51,589	7,134	14,250	6,606	9.5	190.4	2.1
6 bulan/6 months	42,392	6,923	13,587	5,675	6.9	230.2	1.8
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	13,571	6,596	9.1	180.6	2.1
6 bulan/6 months	40,656	6,602	12,997	5,715	6.6	215.7	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	6,619	12,802	5,702	6.6	214.4	1.8
Mei/May							
3 bulan/3 months	49,939	6,833	13,513	6,641	9.2	186.1	2.1
6 bulan/6 months	40,963	6,624	12,909	5,695	6.6	215.2	1.8
Jun/June							
3 bulan/3 months	48,680	6,634	13,132	6,718	8.8	195.2	2.0
6 bulan/6 months	40,074	6,461	12,530	5,744	6.4	216.2	1.7
Jul/Jul.							
3 bulan/3 months	48,190	6,624	13,026	6,718	8.6	194.6	2.0
6 bulan/6 months	40,174	6,452	12,425	5,601	6.4	223.0	1.7

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

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.