

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 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 (%)	
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 Mac/Mar.								
3 bulan/3 months	48,160	4,834	12,614	6,622	11.1	157.6	2.4	
6 bulan/6 months	32,093	3,785	10,556	5,185	6.4	176.7	1.9	
Jun/June ⁶								
3 bulan/3 months	44,674	4,723	13,323	6,662	9.4	182.1	2.4	
6 bulan/6 months	34,134	4,202	11,714	5,315	6.4	201.5	1.9	
Sept/Sept.								
3 bulan/3 months	45,379	5,135	13,237	6,387	9.6	171.5	2.3	
6 bulan/6 months	35,325	4,565	11,775	4,987	6.7	176.4	1.8	
Dec/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 Mac/Mar.								
3 bulan/3 months	41,711	5,104	11,662	6,330	8.9	163.1	2.3	
6 bulan/6 months	30,675	4,625	10,515	5,251	5.5	198.2	1.9	
Jun/June								
3 bulan/3 months	41,576	5,441	11,427	6,393	8.6	181.2	2.2	
6 bulan/6 months	31,216	4,895	10,349	5,327	5.5	182.4	1.8	
Sep./Sep.								
3 bulan/3 months	42,256	5,852	11,850	6,401	8.5	174.1	2.2	
6 bulan/6 months	32,965	5,421	10,820	5,315	5.7	187.2	1.8	
Dec/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 Jan./Jan.								
3 bulan/3 months	42,376	5,556	11,378	6,393	8.6	175.8	2.1	
6 bulan/6 months	33,269	5,220	10,440	5,440	5.9	193.2	1.8	
Feb./Feb.								
3 bulan/3 months	43,091	5,663	11,433	6,137	8.7	179.8	2.1	
6 bulan/6 months	34,238	5,311	10,628	5,431	6.1	195.5	1.8	
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	
Apr/Apr								
3 bulan/3 months	45,763	5,992	11,916	6,515	9.3	175.1	2.2	
6 bulan/6 months	36,582	5,448	11,198	5,308	6.6	179.2	1.8	
Mei/May								
3 bulan/3 months	48,709	6,037	12,912	6,549	9.8	172.1	2.2	
6 bulan/6 months	39,033	5,774	12,240	5,293	6.9	184.5	1.7	
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	
Jul/Jul.								
3 bulan/3 months	51,275	6,255	13,181	6,750	10.4	164.4	2.2	
6 bulan/6 months	41,323	5,966	12,573	5,506	7.4	179.2	1.8	
Ogos/Aug.								
3 bulan/3 months	52,156	6,506	13,463	6,647	10.5	163.2	2.2	
6 bulan/6 months	42,131	6,162	12,694	5,501	7.6	176.7	1.8	
Sep./Sep.								
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	
Okt./Oct.								
3 bulan/3 months	54687.8	6659.1	14758.9	6182.9	10.9	162.8	2.0	
6 bulan/6 months	43308.6	6469.5	14072.5	5499.4	7.4	190.4	1.8	
Nov./Nov.								
3 bulan/3 months	53173.6	6679.5	14740.5	5909	10.4	169.5	1.9	
6 bulan/6 months	42097.5	6424.6	13768.3	5451.9	7.2	194.4	1.8	
Dec/Dec.								
3 bulan/3 months	52990.3	6661.8	14411.0	6269.2	10.5	174.4	2.1	
6 bulan/6 months	42812.0	6435.7	13617.9	5551.8	7.5	191.7	1.8	
2002 Jan./Jan.								
3 bulan/3 months	54896.4	7000.9	15210.6	6223.3	10.8	172.7	2.1	
6 bulan/6 months	44306.4	6763.4	14369.7	5495.1	7.6	189.7	1.8	
Feb./Feb.								
3 bulan/3 months	55102.6	7004.7	15399.2	6156.6	10.7	173.3	2.0	
6 bulan/6 months	44545.9	6767	14742.2	5408.2	7.5	192.2	1.8	
Mac/Mar.								
3 bulan/3 months	55001	7064.9	15590.8	6205.4	10.6	175.0	2.0	
6 bulan/6 months	45105	6849.7	14922.6	5429	7.6	192.1	1.8	
Apr/Apr								
3 bulan/3 months	54690.5	7151.7	16022.4	6144.1	10.3	177.8	2.0	
6 bulan/6 months	45519.5	6936.2	15404.0	5441.3	7.6	194.2	1.8	
Mei/May								
3 bulan/3 months	53452.9	6686	15502.1	6163.6	10.1	178.4	2.0	
6 bulan/6 months	45109.5	6488.2	14956.2	5467.7	7.6	189.3	1.8	
Jun/June								
3 bulan/3 months	52714.3	6562.1	14974.5	6310.5	10.0	178.4	2.0	
6 bulan/6 months	44429.9	6356.2	14348.4	5593.0	7.6	188.7	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 Selapas 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.

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.