

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 ^{1,3} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁴ (%)	Peruntukan am/ Jumlah pinjaman bersih ² (%)	
End of period	Non-performing loans	Interest-in-suspense	Specific provisions	General provisions	Non-performing loans/ Total loans ^{1,3} (%)	Total provisions/ Non-performing loans ⁴ (%)	General provisions/ Net total loans ² (%)	
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.								
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 Mac/Mar.								
3 bulan/3 months	79,239	7,682	18,152	8,302	14.2	146.6	2.2	
6 bulan/6 months	51,724	6,185	15,903	6,913	7.8	176.1	1.8	
Jun/June ⁵								
3 bulan/3 months	72,569	7,328	18,521	8,304	12.4	162.8	2.2	
6 bulan/6 months	53,303	6,504	16,910	7,003	7.9	192.0	1.8	
Sept/Sept.								
3 bulan/3 months	71,011	7,681	18,386	8,031	12.0	151.4	2.1	
6 bulan/6 months	52,864	6,915	16,945	6,679	7.7	183.6	1.8	
Dec/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 Jan./Jan.								
3 bulan/3 months	66,745	7,598	17,631	8,178	11.3	148.8	2.2	
6 bulan/6 months	47,393	6,945	16,461	7,124	6.5	206.3	1.9	
Feb./Feb								
3 bulan/3 months	66,065	7,729	17,739	8,202	10.8	149.9	2.2	
6 bulan/6 months	47,595	7,067	16,716	7,132	6.4	202.1	1.9	
Mac/Mar.								
3 bulan/3 months	64,917	7,790	17,656	8,142	10.7	152.4	2.2	
6 bulan/6 months	47,136	7,170	16,413	7,115	6.3	203.7	1.9	
Apr/Apr								
3 bulan/3 months	64,815	8,065	17,452	8,149	10.6	154.0	2.2	
6 bulan/6 months	47,734	7,350	16,169	7,100	6.5	195.4	1.9	
Mei/May								
3 bulan/3 months	65,195	8,491	17,582	8,252	10.5	158.7	2.2	
6 bulan/6 months	48,624	7,797	16,339	7,197	6.5	193.9	1.9	
Jun/June								
3 bulan/3 months	65,041	8,244	17,452	8,298	10.4	163.5	2.2	
6 bulan/6 months	48,500	7,563	16,200	7,281	6.5	190.2	1.9	
Jul/Jul.								
3 bulan/3 months	65,913	8,430	17,398	8,273	10.6	158.2	2.2	
6 bulan/6 months	49,894	7,765	16,062	7,241	6.9	187.6	1.9	
Ogos/Aug.								
3 bulan/3 months	66,298	8,645	17,799	8,268	10.5	161.2	2.2	
6 bulan/6 months	50,711	8,001	16,345	7,271	6.9	186.7	1.9	
Sep./Sep.								
3 bulan/3 months	65,535	8,871	18,020	8,382	10.1	163.7	2.2	
6 bulan/6 months	50,470	8,153	16,459	7,345	6.7	187.4	1.9	
Okt./Oct.								
3 bulan/3 months	65,340	9,200	18,326	8,466	9.9	173.3	2.2	
6 bulan/6 months	50,672	8,379	16,752	7,408	6.6	191.3	1.9	
Nov./Nov.								
3 bulan/3 months	65,134	9,105	18,545	8,450	9.8	171.5	2.2	
6 bulan/6 months	50,577	8,346	16,984	7,364	6.5	192.2	1.9	
Dec/Dec.								
3 bulan/3 months	63,610	8,739	17,408	8,438	9.6	171.2	2.2	
6 bulan/6 months	48,717	8,028	15,916	7,359	6.3	197.0	1.9	
2001 Jan./Jan.								
3 bulan/3 months	64,116	8,450	17,252	8,379	9.8	164.9	2.1	
6 bulan/6 months	49,733	7,874	15,638	7,484	6.7	191.5	1.9	
Feb./Feb								
3 bulan/3 months	65,152	8,574	17,038	8,032	10.1	167.6	2.1	
6 bulan/6 months	50,685	7,991	15,675	7,489	6.9	193.4	1.9	
Mac/Mar.								
3 bulan/3 months	67,709	8,723	17,396	8,173	10.6	162.7	2.1	
6 bulan/6 months	52,190	8,050	15,962	7,518	7.2	183.7	1.9	
Apr/Apr								
3 bulan/3 months	68,169	9,021	17,797	8,497	10.5	167.5	2.2	
6 bulan/6 months	53,835	8,211	16,458	7,343	7.4	179.1	1.9	
Mei/May								
3 bulan/3 months	70,909	9,059	18,807	8,550	10.9	173.6	2.2	
6 bulan/6 months	56,887	8,556	17,567	7,336	7.7	180.2	1.8	
Jun/June								
3 bulan/3 months	73,399	9,023	18,674	8,776	11.4	169.5	2.2	
6 bulan/6 months	58,585	8,541	17,471	7,600	8.1	177.6	1.9	
Jul/Jul.								
3 bulan/3 months	74,401	9,560	18,943	8,848	11.4	169.8	2.2	
6 bulan/6 months	59,166	8,745	17,780	7,646	8.1	185.2	1.9	

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 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.

4 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.

5 Mulai Mei 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 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

4 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.

5 Beginning May 1999, the table includes Islamic Banks