

# 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 tertangguh	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman <sup>1,4</sup> (%)	Jumlah peruntukan/ Pinjaman tak berbayar <sup>5</sup> (%)	Peruntukan am/Jumlah pinjaman bersih <sup>2</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>5</sup> (%)	General provisions/ Net total loans <sup>2</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	87.2	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 Jan./Jan. <sup>3</sup>	29,397	3,121	5,302	8,639	5.0	128.6	2.1	
Feb./Feb.	34,552	3,239	6,339	8,890	6.1	123.2	2.2	
Mac/Mar.	36,381	3,502	6,366	9,142	7.0	118.7	2.2	
Apr./Apr.	44,259	3,852	8,671	8,633	7.9	105.4	2.1	
Mei/May	48,413	4,302	10,162	8,651	8.4	105.0	2.1	
Jun/June	52,871	4,689	12,300	8,726	8.9	162.6	2.2	
Jul./Jul.	59,902	5,294	13,439	8,797	10.3	151.5	2.2	
Ogos/Aug.	67,399	6,044	15,507	8,775	11.4	146.1	2.2	
Sep./Sep.								
3 bulan/3 months	74,477	6,543	17,291	8,033	12.8	150.6	2.0	
6 bulan/6 months	51,753	5,438	14,099	7,024	8.1	160.1	1.8	
Okt./Oct.								
3 bulan/3 months	80,944	7,161	18,919	8,526	13.9	143.3	2.2	
6 bulan/6 months	55,347	5,901	15,791	7,227	8.5	154.8	1.8	
Nov./Nov.								
3 bulan/3 months	85,682	8,045	19,254	7,979	14.9	144.5	2.0	
6 bulan/6 months	59,353	6,742	17,047	6,867	9.0	159.9	1.7	
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 Jan./Jan.								
3 bulan/3 months	79,779	8,007	17,749	8,435	13.9	148.0	2.2	
6 bulan/6 months	55,934	6,729	15,707	7,597	8.6	160.8	1.9	
Feb./Feb.								
3 bulan/3 months	79,793	7,864	16,792	8,317	14.3	132.8	2.2	
6 bulan/6 months	55,680	6,731	15,102	7,117	8.7	157.2	1.8	
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	
Apr./Apr.								
3 bulan/3 months	73,413	7,110	17,434	8,233	13.0	149.9	2.2	
6 bulan/6 months	51,924	6,181	16,017	6,764	7.9	191.4	1.8	
Mei/May. <sup>6</sup>								
3 bulan/3 months	73,979	7,445	18,487	8,345	12.7	161.9	2.2	
6 bulan/6 months	53,944	6,613	16,952	7,361	8.0	190.3	1.9	
Jun/June								
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	
Jul./Jul.								
3 bulan/3 months	71,904	7,362	18,288	8,318	12.3	150.3	2.2	
6 bulan/6 months	53,217	6,574	17,023	6,975	7.9	183.3	1.9	
Ogos/Aug.								
3 bulan/3 months	72,211	7,582	18,228	8,124	12.4	146.8	2.2	
6 bulan/6 months	53,320	6,756	16,881	6,956	7.9	184.1	1.9	
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	
Oct./Oct.								
3 bulan/3 months	69,688	7,579	17,863	8,058	11.8	156.2	2.2	
6 bulan/6 months	52,244	6,863	16,624	6,741	7.7	180.1	1.8	
Nov/Nov.								
3 bulan/3 months	69,543	7,741	18,207	8,086	11.7	159.6	2.2	
6 bulan/6 months	51,909	7,105	16,920	6,751	7.4	189.0	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	9.8	173.3	2.2	
6 bulan/6 months	50,672	8,379	16,752	7,408	6.6	191.3	1.9	

1 Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).  
 2 Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tertangguh - 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 tertangguh - peruntukan khas.  
 Jumlah pinjaman = Jumlah pinjaman kasar - faedah tertangguh - 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 tertangguh - peruntukan khas.  
 6 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 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 May 1999, the table includes Islamic Banks