

# 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 membayar	Faedah tergantung	Peruntukan khas	Peruntukan am	Pinjaman tak membayar/ Jumlah pinjaman <sup>1,4</sup> (%)	Jumlah peruntukan/ Pinjaman tak membayar <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	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 Jan./Jan. <sup>3</sup>	16,746	1,923	3,540	6,390	3.9	219.2	2.2	
Feb./Feb.	19,206	1,871	4,077	6,642	4.7	215.0	2.3	
Mac./Mar.	22,278	2,052	3,556	6,901	5.8	189.6	2.4	
Apr./Apr.	26,131	2,321	5,881	6,407	6.3	174.1	2.3	
Mei/May	28,585	2,624	7,156	6,408	6.6	177.6	2.3	
Jun/Jun.	32,378	2,830	8,821	6,532	7.3	168.7	2.3	
Jul./Jul.	36,864	3,238	9,743	6,640	8.3	160.6	2.3	
Ogos/Aug.	42,154	3,778	11,434	6,634	9.4	150.6	2.3	
Sep./Sep.								
3 bulan/3 months	46,605	3,871	12,848	5,967	10.5	148.1	2.1	
6 bulan/6 months	35,324	3,331	9,992	4,950	7.6	138.4	1.7	
Okt./Oct.								
3 bulan/3 months	49,612	4,170	14,159	6,420	11.0	140.7	2.3	
6 bulan/6 months	37,012	3,508	11,490	5,113	7.7	135.9	1.8	
Nov./Nov.								
3 bulan/3 months	52,378	4,793	14,111	5,883	11.8	141.6	2.1	
6 bulan/6 months	39,202	4,093	12,432	4,763	7.9	141.3	1.7	
Dis./Dec.								
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 Jan./Jan.								
3 bulan/3 months	46,540	4,644	11,995	6,486	10.5	154.6	2.3	
6 bulan/6 months	35,094	3,936	10,372	5,643	7.2	146.8	2.0	
Feb./Feb.								
3 bulan/3 months	47,744	4,815	11,606	6,622	11.0	150.0	2.3	
6 bulan/6 months	35,807	4,162	10,193	5,624	7.5	145.5	1.8	
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	
Apr./Apr.								
3 bulan/3 months	43,037	4,411	11,971	6,569	9.6	183.2	2.4	
6 bulan/6 months	32,362	3,875	10,685	5,054	6.4	203.6	1.8	
Mei/May. <sup>6</sup>								
3 bulan/3 months	44,451	4,682	12,919	6,691	9.5	182.6	2.4	
6 bulan/6 months	34,351	4,216	11,547	5,658	6.5	198.4	2.0	
Jun/Jun.								
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	
Jul./Jul.								
3 bulan/3 months	44,326	4,847	13,211	6,659	9.4	176.7	2.4	
6 bulan/6 months	34,437	4,328	11,887	5,270	6.5	183.3	1.9	
Ogos/Aug.								
3 bulan/3 months	45,469	5,042	13,159	6,486	9.7	169.9	2.3	
6 bulan/6 months	34,897	4,471	11,635	5,268	6.6	188.3	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	
Oct./Oct.								
3 bulan/3 months	44,409	5,017	12,581	6,401	9.5	177.7	2.3	
6 bulan/6 months	34,875	4,482	11,258	5,036	6.8	172.1	1.8	
Nov./Nov.								
3 bulan/3 months	44,052	5,102	12,747	6,434	9.3	182.2	2.3	
6 bulan/6 months	34,214	4,629	11,375	5,050	6.4	186.3	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 Jan./Jan.								
3 bulan/3 months	41,237	4,871	11,520	6,379	8.9	162.2	2.3	
6 bulan/6 months	30,051	4,378	10,212	5,274	5.5	199.3	1.9	
Feb./Feb.								
3 bulan/3 months	41,354	4,975	11,605	6,388	8.6	163.4	2.2	
6 bulan/6 months	30,245	4,426	10,431	5,268	5.5	197.4	1.9	
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	
April/April								
3 bulan/3 months	41,461	5,304	11,699	6,321	8.7	165.2	2.3	
6 bulan/6 months	30,963	4,723	10,549	5,220	5.6	191.5	1.8	
Mei/May								
3 bulan/3 months	41,875	5,653	11,696	6,401	8.7	171.8	2.3	
6 bulan/6 months	31,571	5,096	10,585	5,297	5.6	190.5	1.9	
Jun/June								
3 bulan/3 months	41,576	5,441	11,427	6,391	8.6	181.2	2.2	
6 bulan/6 months	31,358	4,894	10,330	5,325	5.6	185.3	1.8	
Jul./Jul.								
3 bulan/3 months	41,820	5,493	11,231	6,347	8.7	171.6	2.2	
6 bulan/6 months	32,144	5,044	10,325	5,264	5.8	188.4	1.8	
Ogos/Aug.								
3 bulan/3 months	42,314	5,567	11,411	6,312	8.7	172.9	2.2	
6 bulan/6 months	32,951	5,219	10,467	5,271	5.9	186.7	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	
Okt./Oct.								
3 bulan/3 months	42,214	6,095	12,023	6,431	8.2	180.4	2.2	
6 bulan/6 months	33,126	5,575	11,083	5,352	5.6	192.6	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 Selepas mengambil kira kedudukan sebuah bank perdagangan.

4 Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih.

Pinjaman tak membayar = Pinjaman tak membayar - 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 am = Peruntukan am + nilai cagaran

Pinjaman tak membayar = Pinjaman tak membayar - faedah tergantung - peruntukan khas

6 Mulai Mei 1999, jadual ini termasuk Institut 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.