

### 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 <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	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	44,896	4,201	13,348	6,555	9.7	160.4	2.3
6 bulan/6 months	32,086	3,643	11,704	5,693	5.9	187.2	2.0
1999 Jan./Jan.							
3 bulan/3 months	46,539	4,644	11,996	6,135	10.5	153.4	2.2
6 bulan/6 months	35,093	3,936	10,373	4,827	7.2	142.9	1.7
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	5,264	7.5	145.5	1.8
Mac/Mar.							
3 bulan/3 months	41,929	4,298	11,628	6,622	9.4	179.6	2.4
6 bulan/6 months	32,145	3,785	10,555	5,185	6.4	176.2	1.9
Apr./Apr.							
3 bulan/3 months	42,722	4,353	11,707	6,569	9.6	180.1	2.4
6 bulan/6 months	32,362	3,875	10,685	5,054	6.4	183.0	1.8
Mei/May.							
3 bulan/3 months	43,837	4,682	12,689	6,638	9.5	182.9	2.4
6 bulan/6 months	33,829	4,216	11,349	5,604	6.5	198.5	2.0
Jun/Jun.							
3 bulan/3 months	44,271	4,723	13,165	6,641	9.5	181.3	2.4
6 bulan/6 months	33,970	4,219	11,683	5,254	6.4	199.5	1.9
Jul/Jul.							
3 bulan/3 months	43,833	4,836	13,008	6,591	9.4	176.7	2.4
6 bulan/6 months	34,018	4,317	11,755	5,202	6.4	183.3	1.9
Ogos/Aug.							
3 bulan/3 months	44,900	5,042	12,944	6,427	9.7	169.8	2.3
6 bulan/6 months	34,402	4,471	11,453	5,001	6.6	186.9	1.8
Sept/Sept.							
3 bulan/3 months	44,819	5,135	13,018	6,326	9.6	172.0	2.3
6 bulan/6 months	34,838	4,565	11,587	4,926	6.7	176.9	1.8
Oct/Oct.							
3 bulan/3 months	43,823	5,017	12,426	6,312	9.5	178.3	2.3
6 bulan/6 months	34,346	4,482	11,125	4,947	6.7	172.4	1.8
Nov/Nov.							
3 bulan/3 months	43,483	5,102	12,592	6,346	9.3	182.5	2.3
6 bulan/6 months	33,649	4,629	11,221	4,961	6.4	186.9	1.8
Dec/Dec.							
3 bulan/3 months	41,185	4,935	11,493	6,422	9.0	184.0	2.3
6 bulan/6 months	30,402	4,405	10,189	5,036	5.7	219.2	1.8
2000 Jan./Jan.							
3 bulan/3 months	41,507	5,394	11,736	6,323	8.9	186.2	2.3
6 bulan/6 months	30,779	4,587	10,442	4,935	5.7	220.9	1.8

- Jumlah pinjaman = Jumlah pinjaman kasar (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
- Jumlah pinjaman bersih = Jumlah pinjaman kasar - faedah tergantung - peruntukan khas.
- Selepas mengambil kira kedudukan sebuah bank perdagangan.
- 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.
- 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

- Total loans = Outstanding gross loans (including housing loans sold to Cagamas Berhad).
- Net total loans = Outstanding gross loans - interest-in-suspense - specific provisions.
- After incorporating the results of one commercial bank.
- 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
- 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.