III.15 Bank Perdagangan : Jumlah Peruntukan Hutang dan Pinjaman Tak Berbayar

Commercial Banks : Outstanding Loan Provisions and Non-Performing Loans

RM juta *RM million*

Akhir tempoh *End of Period*	Pinjaman tak berbayar *Non-performing loans*	Faedah tergantung *Interest-in-suspense*	Peruntukan khas *Specific provisions*	Peruntukan am *General provisions*	Pinjaman tak berbayar/ Jumlah pinjaman[1] *Non-performing loans/ Total loans*[1] (%)	Jumlah peruntukan/ Pinjaman tak berbayar *Total provisions/ Non-performing loans* (%)	Peruntukan am/ Jumlah pinjaman bersih[2] *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	4,193	3.6	98.3	1.9
1997 Mac / *Mar.*	7,847	1,922	1,702	4,772	3.2	107.0	2.0
Jun / *Jun.*	9,233	1,825	1,935	5,131	3.5	96.3	2.0
Sep. / *Sep.*	8,926	1,729	1,978	5,593	3.3	104.2	2.1
Dis. / *Dec.*	14,766	1,803	3,380	6,186	5.1	77.0	2.2
1998 Jan. / *Jan.* [3]	17,432	1,923	3,540	6,390	5.9	68.0	2.2
Feb. / *Feb.*	19,168	1,857	3,217	6,436	6.6	60.0	2.3

1 Jumlah pinjaman = jumlah pinjaman (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad)
2 Jumlah pinjaman bersih = Jumlah pinjaman - faedah tergantung - peruntukan khas
3 Selepas mengambilkira kedudukan sebuah bank perdagangan

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.