III.15 Bank Perdagangan : Jumlah Peruntukan Hutang dan Pinjaman Tidak 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 [1,4] / *Non-performing loans/ Total loans [1,4]* (%)	Jumlah peruntukan/ Pinjaman tak berbayar [5] / *Total provisions/ Non-performing loans [5]* (%)	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	4,198	3.6	98.4	1.9
1997	Mac / *Mar.*	7,978	1,922	1,702	4,780	3.2	105.2	2.0
	Jun / *Jun.*	9,287	1,825	1,935	5,143	3.5	96.3	2.0
	Sep. / *Sep.*	9,141	1,735	2,008	5,606	3.4	102.3	2.1
	Dis. / *Dec.*	14,159	1,803	3,380	6,218	3.3	243.0	2.2
1998	Jan. / *Jan.* [3]	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	188.9	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	166.9	2.3
	Jul. / *Jul.*	36,856	3,237	9,743	6,640	8.3	160.7	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
[4] Mulai Disember 1997, nisbah dikira berdasarkan kaedah nilai bersih.
Pinjaman tak berbayar = Pinjaman tak berbayar - faedah tergantung - peruntukan khas
Jumlah pinjaman = Jumlah pinjaman - faedah tergantung - 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 tergantung - peruntukan khas

[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 on 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