

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 tergantung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pinjaman ^{1,4} (%)	Jumlah peruntukan/ Pinjaman tak berbayar ⁵ (%)	Peruntukan am/Jumlah pinjaman bersih ² (%)
<i>End of period</i>	<i>Non-performing loans</i>	<i>Interest-in-suspense</i>	<i>Specific provisions</i>	<i>General provisions</i>	<i>Non-performing loans/ Total loans^{1,4} (%)</i>	<i>Total provisions/Non-performing loans⁵ (%)</i>	<i>General provisions/ Net total loans² (%)</i>
1988	23,551	6,130	4,710	374	30.1	47.6	0.6
1989	23,256	7,701	5,872	456	24.8	60.3	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. ³	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.	38,381	3,502	6,366	9,142	7.0	118.7	2.2
Apr./Apr	44,259	3,852	8,671	8,633	7.8	105.4	2.1
Mei/May	48,413	4,302	10,162	8,651	8.4	105.0	2.1
Jun/Jun.	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. ⁶							
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. ⁶							
3 bulan/3 months	80,944	7,161	18,919	8,526	14.0	143.3	2.2
6 bulan/6 months	55,347	5,901	15,792	7,227	8.5	154.8	1.8
Nov./Nov. ⁶							
3 bulan/3 months	85,682	8,046	19,254	7,979	14.9	144.5	2.0
6 bulan/6 months	59,353	6,742	17,047	6,868	9.0	159.9	1.7
Dis./Dec. ⁶							
3 bulan/3 months	77,982	7,465	18,586	8,825	13.4	147.1	2.3
6 bulan/6 months	52,066	6,336	16,444	7,963	7.5	187.5	2.0
1999 Jan./Jan. ⁶							
3 bulan/3 months	79,363	7,916	17,527	8,086	13.9	147.7	2.1
6 bulan/6 months	55,986	6,731	15,712	6,782	8.6	158.1	1.7
Feb./Feb. ⁶							
3 bulan/3 months	80,118	7,923	16,861	8,331	14.4	133.3	2.2
6 bulan/6 months	55,976	6,786	15,149	7,131	8.8	157.7	1.8
Mac/Mar. ⁶							
3 bulan/3 months	73,348	7,208	17,217	8,315	13.0	157.6	2.2
6 bulan/6 months	52,058	6,236	15,953	6,926	7.9	176.2	1.8
Apr./Apr. ⁶							
3 bulan/3 months	73,098	7,052	17,170	8,233	13.0	148.2	2.2
6 bulan/6 months	51,923	6,180	16,017	6,764	7.9	182.1	1.8
Mei/May ⁶							
3 bulan/3 months	73,067	7,381	18,139	8,282	12.7	162.1	2.2
6 bulan/6 months	53,142	6,550	16,648	7,297	7.9	190.6	1.9
Jun/Jun ⁶							
3 bulan/3 months	72,195	7,339	18,423	8,287	12.4	162.3	2.2
6 bulan/6 months	53,167	6,532	16,939	6,947	7.9	190.9	1.8
Jul/Jul ⁶							
3 bulan/3 months	71,411	7,351	18,086	8,252	12.4	150.2	2.2
6 bulan/6 months	52,798	6,564	16,891	6,909	7.9	183.3	1.9
Ogos/Aug ⁶							
3 bulan/3 months	71,643	7,582	18,013	8,066	12.4	146.6	2.2
6 bulan/6 months	52,825	6,756	16,699	6,689	7.9	183.2	1.8
Sept/Sept ⁶							
3 bulan/3 months	70,452	7,681	18,167	7,969	12.0	151.6	2.2
6 bulan/6 months	52,377	6,915	16,527	6,981	7.8	183.8	1.9

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

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

6 Berdasarkan polisi di dalam institusi kewangan masing-masing dalam melaporkan pinjaman tidak berbayar iaitu sama ada 3/6 bulan.

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 Based on internal policies of individual financial institutions on reporting of NPL, i.e. either 3/6 months.