

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	Pinjaman tak berbayar	Faedah tergantung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar / Jumlah pinjaman ¹	Jumlah peruntukan / Pinjaman tak berbayar	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 loans¹ (%)</i>	<i>Total provisions / Non-performing loans (%)</i>	<i>General provisions / Net total loans² (%)</i>
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.	12,954	1,801	2,260	5,996	4.5	77.6	2.1

¹ Jumlah pinjaman = jumlah pinjaman (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad)

² Jumlah pinjaman bersih = Jumlah pinjaman - 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