# 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<br>*End of period* | Pinjaman tak berbayar<br>*Non-performing loans* | Faedah tergantung<br>*Interest-in-suspense* | Peruntukan khas<br>*Specific provisions* | Peruntukan am<br>*General provisions* | Pinjaman tak berbayar/ Jumlah pin- jaman[1,4](%)<br>*Non-perform- ing loans/ Total loans[1,4] (%)* | Jumlah peruntukan/ Pinjaman tak berbayar[5](%)<br>*Total provi- sions/Non- performing loans[5] (%)* | Peruntukan am/Jumlah pinjaman bersih[2](%)<br>*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 | 14,159 | 1,805 | 3,268 | 6,216 | 3.2 | 254.7 | 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 | 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.*[6] | | | | | | | |
| *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.*[6] | | | | | | | |
| *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.*[6] | | | | | | | |
| *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.*[6] | | | | | | | |
| *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.*[6] | | | | | | | |
| *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.*[6] | | | | | | | |
| *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.*[6] | | | | | | | |
| *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.*[6] | | | | | | | |
| *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*[6] | | | | | | | |
| *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*[6] | | | | | | | |
| *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*[6] | | | | | | | |
| *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[6] | | | | | | | |
| *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[6] | | | | | | | |
| *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/Oct6* | | | | | | | |
| *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/Nov6* | | | | | | | |
| *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* |

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 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 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 dalaman 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 privisions*
*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.*