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 *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] (%)*
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 Dis./*Dec* .3							
3 bulan/3 months	*76,953*	*7,377*	*16,647*	*8,576*	*13.6*	*131.4*	*2.2*
6 bulan/6 months	*52,307*	*6,268*	*14,464*	*7,717*	*8.1*	*149.2*	*2.0*
1999 Dis/*Dec.*							
3 bulan/3 months	*65,540*	*7,357*	*17,552*	*8,016*	*11.0*	*151.9*	*2.2*
6 bulan/6 months	*46,828*	*6,608*	*16,371*	*6,957*	*6.4*	*206.1*	*1.9*
2000 Dis/*Dec.*							
3 bulan/3 months	*64,256*	*8,677*	*17,901*	*8,449*	*9.7*	*170.8*	*2.2*
6 bulan/6 months	*49,003*	*7,999*	*16,304*	*7,341*	*6.3*	*199.2*	*1.9*
2001 Dis/*Dec.*							
3 bulan/3 months	*76,976*	*10,039*	*20,682*	*8,262*	*11.5*	*172.3*	*2.1*
6 bulan/6 months	*61,903*	*9,527*	*19,543*	*7,578*	*8.1*	*188.7*	*1.9*
2002 Dis/*Dec.*							
3 bulan/3 months	*71,693*	*9,998*	*18,586*	*8,729*	*10.2*	*187.0*	*2.1*
6 bulan/6 months	*58,885*	*9,636*	*17,546*	*7,809*	*7.5*	*214.3*	*1.8*
2003 Mac/ Mar.							
3 bulan/*3 months*	*70,573*	*9,975*	*18,479*	*8,689*	*9.9*	*177.9*	*2.0*
6 bulan/*6 months*	*56,955*	*9,534*	*17,446*	*7,809*	*7.0*	*207.3*	*1.8*
Jun/*June*							
3 bulan/*3 months*	*68,842*	*9,672*	*17,722*	*8,794*	*9.5*	*189.4*	*2.0*
6 bulan/*6 months*	*55,665*	*9,294*	*16,855*	*7,821*	*6.7*	*209.3*	*1.8*
Sep./*Sept.*							
3 bulan/*3 months*	*67,098*	*9,553*	*17,286*	*9,100*	*9.0*	*188.4*	*2.0*
6 bulan/*6 months*	*54,526*	*9,176*	*16,213*	*8,092*	*6.5*	*211.1*	*1.8*
Dis/*Dec.*							
3 bulan/3 months	*65,774*	*9,345*	*16,417*	*9,217*	*8.9*	*192.0*	*2.1*
6 bulan/6 months	*54,798*	*8,962*	*15,070*	*8,166*	*6.8*	*213.1*	*1.8*
2004 Jan./*Jan.*							
3 bulan/*3 months*	*66,056*	*9,529*	*16,506*	*9,165*	*8.9*	*188.5*	*2.0*
6 bulan/*6 months*	*55,185*	*9,171*	*15,161*	*8,210*	*6.8*	*204.1*	*1.8*
Feb/*Feb*							
3 bulan/*3 months*	*67,359*	*9,818*	*16,638*	*9,190*	*9.1*	*200.5*	*2.0*
6 bulan/*6 months*	*55,649*	*9,363*	*15,344*	*8,228*	*6.8*	*227.9*	*1.8*
Mac/ Mar.							
3 bulan/*3 months*	*66,121*	*9,337*	*16,011*	*9,213*	*9.0*	*199.3*	*2.0*
6 bulan/*6 months*	*54,217*	*8,972*	*14,795*	*8,218*	*6.7*	*228.3*	*1.8*
Apr/*Apr*							
3 bulan/*3 months*	*65,848*	*9,528*	*16,250*	*9,002*	*8.8*	*212.1*	*2.0*
6 bulan/*6 months*	*54,232*	*9,128*	*15,025*	*8,257*	*6.6*	*233.0*	*1.8*
Mei/*May*							
3 bulan/*3 months*	*65,636*	*9,501*	*16,224*	*9,134*	*8.7*	*209.2*	*2.0*
6 bulan/*6 months*	*54,001*	*9,135*	*14,880*	*8,270*	*6.5*	*233.9*	*1.8*
Jun/*June*							
3 bulan/*3 months*	*64,264*	*9,299*	*15,844*	*9,263*	*8.4*	*209.8*	*2.0*
6 bulan/*6 months*	*52,816*	*8,951*	*14,729*	*8,289*	*6.2*	*237.1*	*1.8*
Jul/*Jul.*							
3 bulan/*3 months*	*63,697*	*9,368*	*15,786*	*9,256*	*8.3*	*208.0*	*2.0*
6 bulan/*6 months*	*52,670*	*8,992*	*14,525*	*8,392*	*6.2*	*232.7*	*1.8*
Ogos/*Aug.*							
3 bulan/*3 months*	*64,061*	*9,370*	*15,624*	*9,387*	*8.3*	*201.5*	*2.0*
6 bulan/*6 months*	*52,858*	*8,970*	*14,408*	*8,408*	*6.2*	*222.8*	*1.8*
Sep./*Sept.*							
3 bulan/*3 months*	*63,733*	*9,335*	*15,633*	*8,922*	*8.1*	*202.4*	*1.9*
6 bulan/*6 months*	*52,338*	*8,918*	*14,363*	*7,894*	*6.1*	*223.5*	*1.6*
Okt./Oct.							
3 bulan/*3 months*	*63,541*	*9,321*	*15,521*	*9,516*	*8.1*	*202.3*	*2.0*
6 bulan/*6 months*	*52,143*	*8,937*	*14,245*	*7,975*	*6.0*	*222.5*	*1.7*
Nov./*Nov.*							
3 bulan/*3 months*	*63,673*	*9,207*	*15,541*	*9,561*	*8.1*	*202.0*	*2.0*
6 bulan/*6 months*	*52,426*	*8,814*	*14,230*	*8,275*	*6.1*	*222.9*	*1.7*
Dis/*Dec.*							
3 bulan/*3 months*	*60,434*	*8,483*	*14,384*	*9,642*	*7.6*	*205.2*	*2.0*
6 bulan/*6 months*	*50,305*	*8,105*	*13,135*	*8,346*	*5.9*	*224.4*	*1.7*

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
Nota : Mulai Jun 1999, jadual ini termasuk Institusi Perbankan Islam

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.
Note : Beginning June 1999, the table includes Islamic Banks