2.15 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] (%)*
2008 Jan./Jan.							
3 bulan/3 months	*41,524*	*6,079*	*15,797*	*10,670*	*3.1*	*298.5*	*1.7*
6 bulan/6 months	*35,850*	*5,873*	*14,899*	*10,712*	*2.4*	*352.9*	*1.7*
Feb/Feb							
3 bulan/3 months	*41,751*	*6,123*	*15,439*	*10,864*	*3.2*	*291.4*	*1.7*
6 bulan/6 months	*36,158*	*5,904*	*14,568*	*10,855*	*2.5*	*340.2*	*1.7*
Mac/Mar.							
3 bulan/3 months	*40,440*	*5,718*	*15,694*	*10,860*	*3.0*	*305.9*	*1.7*
6 bulan/6 months	*34,946*	*5,511*	*14,756*	*10,846*	*2.3*	*359.5*	*1.7*
Apr/Apr							
3 bulan/3 months	*39,530*	*5,707*	*15,341*	*10,957*	*2.9*	*307.7*	*1.7*
6 bulan/6 months	*34,113*	*5,378*	*14,487*	*10,988*	*2.2*	*361.7*	*1.7*
Mei/May							
3 bulan/3 months	*37,871*	*5,374*	*14,083*	*11,176*	*2.8*	*306.3*	*1.7*
6 bulan/6 months	*32,501*	*5,106*	*13,016*	*10,864*	*2.2*	*354.2*	*1.7*
Jun/June							
3 bulan/3 months	*36,977*	*5,252*	*14,175*	*11,267*	*2.6*	*314.5*	*1.7*
6 bulan/6 months	*31,678*	*5,004*	*12,977*	*11,267*	*2.1*	*362.8*	*1.7*
Jul/Jul.							
3 bulan/3 months	*36,712*	*5,282*	*14,339*	*11,402*	*2.5*	*311.8*	*1.7*
6 bulan/6 months	*31,639*	*5,014*	*13,258*	*11,585*	*2.0*	*359.3*	*1.7*
Ogos/Aug.							
3 bulan/3 months	*36,815*	*5,379*	*14,249*	*11,718*	*2.5*	*309.9*	*1.7*
6 bulan/6 months	*31,577*	*5,099*	*13,267*	*11,687*	*1.9*	*360.5*	*1.7*
Sep./Sept.							
3 bulan/3 months	*36,059*	*5,376*	*14,036*	*11,940*	*2.4*	*323.1*	*1.7*
6 bulan/6 months	*31,109*	*5,115*	*12,977*	*11,867*	*1.9*	*371.9*	*1.7*
Okt./Oct.							
3 bulan/3 months	*36,330*	*5,357*	*14,095*	*12,029*	*2.4*	*295.6*	*1.7*
6 bulan/6 months	*31,161*	*5,093*	*13,016*	*11,953*	*1.9*	*339.3*	*1.7*
Nov./Nov.							
3 bulan/3 months	*35,886*	*5,275*	*13,831*	*12,048*	*2.4*	*315.1*	*1.7*
6 bulan/6 months	*30,811*	*5,057*	*12,942*	*12,017*	*1.8*	*363.1*	*1.7*
Dis/Dec.							
3 bulan/3 months	*34,983*	*5,180*	*13,914*	*12,057*	*2.2*	*332.7*	*1.7*
6 bulan/6 months	*29,914*	*4,960*	*12,990*	*12,016*	*1.7*	*385.4*	*1.7*
2009 Jan./Jan.							
3 bulan/3 months	*34,856*	*5,155*	*13,890*	*11,987*	*2.2*	*331.1*	*1.7*
6 bulan/6 months	*29,828*	*4,950*	*13,029*	*11,989*	*1.7*	*394.1*	*1.7*
Feb/Feb							
3 bulan/3 months	*34,882*	*5,165*	*13,853*	*12,084*	*2.2*	*328.3*	*1.7*
6 bulan/6 months	*29,617*	*4,954*	*12,999*	*12,034*	*1.6*	*398.7*	*1.7*
Mac/*Mar.*							
3 bulan/*3 months*	*33,592*	*4,719*	*12,840*	*12,090*	*2.2*	*323.8*	*1.7*
6 bulan/*6 months*	*28,310*	*4,514*	*11,977*	*12,029*	*1.6*	*390.8*	*1.7*
Apr/Apr							
3 bulan/3 months	*33,706*	*4,731*	*12,899*	*12,229*	*2.2*	*323.3*	*1.7*
6 bulan/6 months	*28,457*	*4,519*	*11,961*	*12,101*	*1.7*	*385.4*	*1.7*
Mei/May							
3 bulan/3 months	*33,991*	*4,829*	*13,228*	*12,074*	*2.2*	*325.6*	*1.7*
6 bulan/6 months	*28,570*	*4,638*	*12,192*	*12,041*	*1.6*	*391.2*	*1.7*
Jun/June							
3 bulan/3 months	*33,188*	*4,659*	*12,838*	*12,205*	*2.2*	*327.3*	*1.7*
6 bulan/6 months	*28,091*	*4,480*	*11,850*	*12,124*	*1.6*	*388.6*	*1.7*
Jul/Jul.							
3 bulan/3 months	*33,180*	*4,670*	*13,437*	*12,432*	*2.1*	*341.8*	*1.7*
6 bulan/6 months	*28,026*	*4,499*	*12,354*	*12,314*	*1.5*	*410.6*	*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 bank-bank 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.