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 / 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 pin- jaman[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] (%)*
2003 Dis/Dec.							
3 bulan/3 months	*46,544*	*6,388*	*12,197*	*6,989*	*8.3*	*188.4*	*2.1*
6 bulan/6 months	*39,138*	*6,206*	*11,276*	*6,019*	*6.4*	*211.0*	*1.8*
2004 Mac/Mar.							
3 bulan/3 months	*46,896*	*6,570*	*12,069*	*7,066*	*8.3*	*188.6*	*2.1*
6 bulan/6 months	*39,164*	*6,340*	*11,260*	*6,069*	*6.3*	*211.4*	*1.8*
Jun/June							
3 bulan/3 months	*45,904*	*6,560*	*11,989*	*7,102*	*7.7*	*197.9*	*2.0*
6 bulan/6 months	*38,231*	*6,340*	*11,234*	*6,126*	*5.8*	*219.2*	*1.7*
Sep./Sept.							
3 bulan/3 months	*47,649*	*6,909*	*12,118*	*7,698*	*7.4*	*191.3*	*2.0*
6 bulan/6 months	*39,644*	*6,609*	*11,185*	*6,668*	*5.6*	*206.9*	*1.7*
Dis/Dec.							
3 bulan/3 months	*48,360*	*6,604*	*12,629*	*8,427*	*6.8*	*221.8*	*2.0*
6 bulan/6 months	*40,547*	*6,313*	*11,510*	*7,306*	*5.3*	*247.7*	*1.7*
2005 Jan./Jan.							
3 bulan/3 months	*47,918*	*6,361*	*11,952*	*8,242*	*6.9*	*221.1*	*1.9*
6 bulan/6 months	*38,931*	*6,045*	*10,735*	*7,058*	*5.1*	*249.1*	*1.6*
Feb/Feb							
3 bulan/3 months	*47,501*	*6,155*	*11,792*	*8,291*	*6.8*	*222.9*	*1.9*
6 bulan/6 months	*38,723*	*5,993*	*10,426*	*7,391*	*5.1*	*255.1*	*1.7*
Mac/Mar.							
3 bulan/3 months	*46,773*	*6,106*	*11,649*	*8,364*	*6.6*	*224.0*	*1.9*
6 bulan/6 months	*38,016*	*5,954*	*10,228*	*7,444*	*5.0*	*253.8*	*1.7*
Apr/Apr							
3 bulan/3 months	*47,212*	*6,292*	*11,612*	*9,007*	*6.7*	*222.1*	*2.1*
6 bulan/6 months	*38,342*	*6,065*	*10,301*	*7,488*	*5.0*	*247.0*	*1.7*
Mei/May							
3 bulan/3 months	*47,356*	*6,397*	*11,811*	*9,206*	*6.6*	*222.8*	*2.1*
6 bulan/6 months	*38,755*	*6,176*	*10,447*	*7,544*	*5.0*	*247.0*	*1.7*
Jun/June							
3 bulan/3 months	*50,700*	*6,811*	*12,638*	*9,457*	*6.5*	*222.2*	*2.0*
6 bulan/6 months	*41,573*	*6,606*	*11,443*	*8,192*	*4.8*	*252.3*	*1.7*
Jul/Jul.							
3 bulan/3 months	*51,009*	*6,863*	*12,991*	*9,414*	*6.4*	*222.1*	*2.0*
6 bulan/6 months	*41,802*	*6,645*	*11,743*	*8,266*	*4.8*	*249.3*	*1.7*
Ogos/Aug.							
3 bulan/3 months	*50,457*	*6,983*	*13,127*	*8,702*	*6.2*	*224.2*	*1.8*
6 bulan/6 months	*41,822*	*6,743*	*11,874*	*8,271*	*4.7*	*250.5*	*1.7*
Sep./Sept.							
3 bulan/3 months	*49,068*	*6,680*	*13,261*	*8,798*	*5.9*	*228.2*	*1.8*
6 bulan/6 months	*41,058*	*6,504*	*12,155*	*8,387*	*4.5*	*260.7*	*1.7*
Okt./Oct.							
3 bulan/3 months	*49,019*	*6,770*	*13,344*	*8,826*	*5.8*	*226.4*	*1.8*
6 bulan/6 months	*41,475*	*6,594*	*12,189*	*8,435*	*4.5*	*248.9*	*1.7*
Nov./Nov.							
3 bulan/3 months	*49,061*	*6,542*	*13,268*	*8,877*	*5.8*	*224.6*	*1.8*
6 bulan/6 months	*41,415*	*6,330*	*12,092*	*8,483*	*4.6*	*249.4*	*1.7*
Dis/Dec.							
3 bulan/3 months	*48,444*	*6,462*	*13,351*	*8,854*	*5.6*	*228.7*	*1.7*
6 bulan/6 months	*41,057*	*6,264*	*12,332*	*8,409*	*4.4*	*255.9*	*1.7*
2006 Jan./Jan.							
3 bulan/3 months	*52,749*	*7,137*	*15,131*	*9,267*	*5.8*	*229.8*	*1.8*
6 bulan/6 months	*44,443*	*6,917*	*13,855*	*8,858*	*4.5*	*259.8*	*1.7*
Feb/Feb							
3 bulan/3 months	*53,092*	*7,178*	*14,979*	*8,564*	*5.8*	*225.1*	*1.6*
6 bulan/6 months	*44,683*	*6,933*	*13,887*	*8,836*	*4.5*	*258.1*	*1.7*
Mac/Mar.							
3 bulan/3 months	*51,167*	*7,011*	*14,068*	*10,194*	*5.6*	*234.2*	*1.9*
6 bulan/6 months	*43,276*	*6,766*	*12,972*	*8,927*	*4.4*	*260.7*	*1.7*
Apr/Apr							
3 bulan/3 months	*52,077*	*7,049*	*14,433*	*9,423*	*5.7*	*228.0*	*1.7*
6 bulan/6 months	*43,584*	*6,783*	*13,348*	*8,943*	*4.3*	*259.7*	*1.7*
Mei/May							
3 bulan/3 months	*51,919*	*7,045*	*14,628*	*9,555*	*5.6*	*231.0*	*1.8*
6 bulan/6 months	*43,500*	*6,801*	*13,567*	*9,041*	*4.2*	*264.0*	*1.7*
Jun/June							
3 bulan/3 months	*51,225*	*6,826*	*14,934*	*9,664*	*5.4*	*246.9*	*1.8*
6 bulan/6 months	*43,256*	*6,601*	*13,989*	*8,413*	*4.1*	*280.3*	*1.5*
Jul/Jul.							
3 bulan/3 months	*51,794*	*6,923*	*15,399*	*9,715*	*5.3*	*236.0*	*1.8*
6 bulan/6 months	*43,978*	*6,741*	*14,435*	*9,212*	*4.1*	*268.9*	*1.7*
Ogos/Aug.							
3 bulan/3 months	*51,677*	*7,053*	*15,712*	*9,243*	*5.2*	*234.6*	*1.7*
6 bulan/6 months	*44,171*	*6,872*	*14,398*	*9,279*	*4.1*	*264.9*	*1.7*
Sep./Sept.							
3 bulan/3 months	*50,557*	*6,920*	*15,739*	*9,316*	*5.0*	*246.1*	*1.7*
6 bulan/6 months	*43,008*	*6,687*	*14,394*	*9,346*	*3.9*	*279.8*	*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.