# 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<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 pinjaman[1,4](%)<br>*Non-performing loans/ Total loans [1,4] (%)* | Jumlah peruntukan/ Pinjaman tak berbayar[5](%)<br>*Total provisions/Non-performing loans [5] (%)* | Peruntukan am/Jumlah pinjaman bersih[2](%)<br>*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* | *63,736* | *9,335* | *15,587* | *8,922* | *8.1* | *202.1* | *1.9* |
| 6 bulan/*6 months* | *52,341* | *8,918* | *14,317* | *7,894* | *6.1* | *223.1* | *1.6* |
| *Okt./Oct.* | | | | | | | |
| 3 bulan/*3 months* | *63,541* | *9,321* | *15,519* | *9,516* | *8.1* | *202.3* | *2.0* |
| 6 bulan/*6 months* | *52,143* | *8,937* | *14,243* | *7,975* | *6.0* | *222.5* | *1.7* |
| Nov./*Nov.* | | | | | | | |
| 3 bulan/*3 months* | *63,679* | *9,208* | *15,541* | *9,560* | *8.1* | *202.0* | *2.0* |
| 6 bulan/*6 months* | *52,431* | *8,815* | *14,230* | *8,273* | *6.1* | *222.9* | *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*