# 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 pinjaman[1,4](%) / *Non-performing loans/ Total loans[1,4] (%)* | Jumlah peruntukan/ Pinjaman tak bersih[5](%) / *Total provisions/ Non-performing loans[5] (%)* | Peruntukan am/ Jumlah pinjaman bersih[2](%) / *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 | 188.9 | 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 | 166.9 | 2.3 |
| Jul./*Jul.* | 36,864 | 3,237 | 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] | 42,466 | 4,029 | 12,526 | 6,142 | 9.1 | 150.5 | 2.2 |
| 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] | 43,758 | 4,349 | 13,885 | 6,455 | 9.0 | 143.4 | 2.3 |
| 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] | 45,091 | 4,605 | 14,067 | 6,335 | 9.3 | 153.6 | 2.2 |
| 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] | 37,254 | 4,082 | 12,686 | 6,543 | 7.3 | 178.4 | 2.3 |
| 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] | 40,275 | 4,363 | 13,083 | 6,549 | 8.0 | 165.2 | 2.3 |
| 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] | 40,644 | 4,567 | 12,967 | 6,658 | 8.2 | 161.8 | 2.4 |
| 3 bulan/3 months | 47,744 | 4,815 | 11,637 | 6,624 | 11.0 | 150.1 | 2.3 |
| 6 bulan/6 months | 35,807 | 4,162 | 10,224 | 5,267 | 7.5 | 145.7 | 1.8 |
| Mac/*Mar.*[6] | 37,077 | 4,254 | 13,186 | 6,591 | 7.1 | 195.3 | 2.4 |
| 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] | 37,760 | 4,210 | 13,309 | 6,642 | 7.3 | 197.4 | 2.4 |
| 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 |

1 Jumlah pinjaman = Jumlah pinjaman (termasuk pinjaman perumahan yang dijual kepada Cagamas Berhad).
2 Jumlah pinjaman bersih = Jumlah pinjaman - 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 - 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 melapurkan pinjaman tidak berbayar ia itu samada 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.*