2.18 Bank Pelaburan: Jumlah Peruntukan Hutang dan Pinjaman Tidak Berbayar

Investment 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[1,3](%) / *Non-performing loans/ Total loans [1,3] (%)*	Jumlah peruntukan/ Pinjaman tak berbayar[4](%) / *Total provisions/Non-performing loans [4] (%)*	Peruntukan am/Jumlah pinjaman bersih[2](%) / *General provisions/ Net total loans [2] (%)*
2008 Jan./Jan.							
3 bulan/3 months	*1,001*	*252*	*398*	*159*	*4.4*	*276.2*	*2.0*
6 bulan/6 months	*955*	*247*	*389*	*159*	*4.0*	*291.3*	*2.0*
Feb/Feb							
3 bulan/3 months	*1,010*	*256*	*407*	*167*	*4.1*	*282.4*	*2.0*
6 bulan/6 months	*963*	*252*	*399*	*165*	*3.8*	*297.5*	*2.0*
Mac/Mar.							
3 bulan/3 months	*1,008*	*251*	*417*	*165*	*4.2*	*276.0*	*2.0*
6 bulan/6 months	*956*	*245*	*408*	*165*	*3.8*	*286.7*	*2.0*
Apr/Apr							
3 bulan/3 months	*595*	*157*	*288*	*106*	*3.7*	*332.1*	*2.6*
6 bulan/6 months	*595*	*157*	*288*	*106*	*3.7*	*332.3*	*2.7*
Mei/May							
3 bulan/3 months	*602*	*166*	*287*	*109*	*3.7*	*342.3*	*2.7*
6 bulan/6 months	*602*	*160*	*293*	*108*	*3.7*	*341.5*	*2.7*
Jun/June							
3 bulan/3 months	*668*	*163*	*304*	*100*	*5.3*	*226.3*	*2.6*
6 bulan/6 months	*668*	*169*	*298*	*101*	*5.3*	*226.3*	*2.6*
Jul/Jul.							
3 bulan/3 months	*734*	*168*	*320*	*101*	*6.4*	*190.5*	*2.6*
6 bulan/6 months	*734*	*168*	*320*	*101*	*6.4*	*190.5*	*2.6*
Ogos/Aug.							
3 bulan/3 months	*737*	*172*	*330*	*101*	*5.9*	*187.4*	*2.5*
6 bulan/6 months	*734*	*172*	*329*	*101*	*5.9*	*188.9*	*2.5*
Sep./Sept.							
3 bulan/3 months	*735*	*175*	*394*	*98*	*4.5*	*276.8*	*2.7*
6 bulan/6 months	*735*	*175*	*394*	*98*	*4.5*	*276.9*	*2.7*
Okt./Oct.							
3 bulan/3 months	*778*	*181*	*388*	*95*	*6.0*	*275.0*	*2.7*
6 bulan/6 months	*778*	*181*	*388*	*101*	*6.0*	*277.7*	*2.9*
Nov./Nov.							
3 bulan/3 months	*771*	*184*	*388*	*101*	*5.5*	*281.6*	*2.8*
6 bulan/6 months	*771*	*184*	*388*	*106*	*5.5*	*284.5*	*2.9*
Dis/Dec.							
3 bulan/3 months	*724*	*186*	*386*	*112*	*3.7*	*311.7*	*2.7*
6 bulan/6 months	*724*	*186*	*386*	*112*	*3.7*	*311.8*	*2.7*
2009 Jan./Jan.							
3 bulan/3 months	*675*	*187*	*408*	*105*	*2.0*	*533.0*	*2.5*
6 bulan/6 months	*675*	*185*	*373*	*109*	*2.8*	*372.0*	*2.6*
Feb/Feb							
3 bulan/3 months	*692*	*190*	*418*	*106*	*2.0*	*519.0*	*2.6*
6 bulan/6 months	*705*	*189*	*389*	*109*	*3.1*	*350.0*	*2.6*
Mac/Mar.							
3 bulan/3 months	*629*	*175*	*359*	*104*	*2.3*	*452.1*	*2.5*
6 bulan/6 months	*706*	*189*	*389*	*109*	*3.1*	*348.0*	*2.7*
Apr/Apr							
3 bulan/3 months	*630*	*177*	*357*	*105*	*2.3*	*439.4*	*2.5*
6 bulan/6 months	*630*	*175*	*326*	*109*	*3.1*	*330.7*	*2.6*

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 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.

4 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.

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 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.

4 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.