# 2.16 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 provi-sions/Non-performing loans [5] (%)* | Peruntukan am/Jumlah pinjaman bersih[2](%) / *General provisions/ Net total loans [2] (%)* |
|---|---|---|---|---|---|---|---|
| 2008 Jan./Jan. | | | | | | | |
| 3 bulan/3 months | *40,522* | *5,828* | *15,400* | *10,510* | *3.1* | *298.9* | *1.7* |
| 6 bulan/6 months | *34,894* | *5,625* | *14,510* | *10,552* | *2.4* | *354.2* | *1.7* |
| Feb/Feb | | | | | | | |
| 3 bulan/3 months | *40,741* | *5,867* | *15,032* | *10,697* | *3.2* | *291.5* | *1.7* |
| 6 bulan/6 months | *35,195* | *5,653* | *14,169* | *10,690* | *2.4* | *341.1* | *1.7* |
| Mac/Mar. | | | | | | | |
| 3 bulan/3 months | *39,432* | *5,467* | *15,276* | *10,695* | *3.0* | *306.4* | *1.7* |
| 6 bulan/6 months | *33,990* | *5,266* | *14,349* | *10,681* | *2.3* | *361.0* | *1.7* |
| Apr/Apr | | | | | | | |
| 3 bulan/3 months | *38,936* | *5,550* | *15,052* | *10,851* | *2.9* | *307.5* | *1.7* |
| 6 bulan/6 months | *33,518* | *5,221* | *14,198* | *10,881* | *2.2* | *362.0* | *1.7* |
| Mei/May | | | | | | | |
| 3 bulan/3 months | *37,269* | *5,208* | *13,796* | *11,068* | *2.8* | *306.0* | *1.7* |
| 6 bulan/6 months | *31,899* | *4,946* | *12,723* | *10,756* | *2.2* | *354.4* | *1.6* |
| Jun/June | | | | | | | |
| 3 bulan/3 months | *36,309* | *5,089* | *13,871* | *11,166* | *2.6* | *315.6* | *1.7* |
| 6 bulan/6 months | *31,010* | *4,835* | *12,679* | *11,166* | *2.0* | *364.9* | *1.7* |
| Jul/Jul. | | | | | | | |
| 3 bulan/3 months | *35,977* | *5,114* | *14,019* | *11,301* | *2.5* | *313.6* | *1.7* |
| 6 bulan/6 months | *30,905* | *4,846* | *12,938* | *11,485* | *2.0* | *362.5* | *1.7* |
| Ogos/Aug. | | | | | | | |
| 3 bulan/3 months | *36,078* | *5,207* | *13,919* | *11,617* | *2.5* | *311.6* | *1.7* |
| 6 bulan/6 months | *30,843* | *4,927* | *12,938* | *11,587* | *1.9* | *363.5* | *1.7* |
| Sep./Sept. | | | | | | | |
| 3 bulan/3 months | *35,324* | *5,201* | *13,642* | *11,842* | *2.4* | *323.6* | *1.7* |
| 6 bulan/6 months | *30,374* | *4,940* | *12,583* | *11,769* | *1.9* | *373.1* | *1.7* |
| Okt./Oct. | | | | | | | |
| 3 bulan/3 months | *35,552* | *5,177* | *13,707* | *11,934* | *2.4* | *295.8* | *1.7* |
| 6 bulan/6 months | *30,384* | *4,913* | *12,628* | *11,852* | *1.9* | *340.3* | *1.7* |
| Nov./Nov. | | | | | | | |
| 3 bulan/3 months | *35,115* | *5,091* | *13,443* | *11,948* | *2.4* | *315.5* | *1.7* |
| 6 bulan/6 months | *30,040* | *4,874* | *12,554* | *11,910* | *1.8* | *364.4* | *1.7* |
| Dis/Dec. | | | | | | | |
| 3 bulan/3 months | *34,259* | *4,994* | *13,529* | *11,945* | *2.2* | *332.9* | *1.7* |
| 6 bulan/6 months | *29,190* | *4,774* | *12,604* | *11,904* | *1.7* | *386.3* | *1.7* |
| 2009 Jan./Jan. | | | | | | | |
| 3 bulan/3 months | *34,181* | *4,968* | *13,482* | *11,883* | *2.2* | *330.0* | *1.7* |
| 6 bulan/6 months | *29,154* | *4,765* | *12,656* | *11,880* | *1.7* | *394.3* | *1.7* |
| Feb/Feb | | | | | | | |
| 3 bulan/3 months | *34,190* | *4,975* | *13,434* | *11,977* | *2.2* | *327.3* | *1.7* |
| 6 bulan/6 months | *28,912* | *4,765* | *12,610* | *11,925* | *1.6* | *399.3* | *1.7* |
| Mac/Mar. | | | | | | | |
| 3 bulan/3 months | *32,963* | *4,544* | *12,481* | *11,986* | *2.2* | *323.0* | *1.7* |
| 6 bulan/6 months | *27,605* | *4,325* | *11,588* | *11,920* | *1.6* | *391.3* | *1.7* |
| Apr/Apr | | | | | | | |
| 3 bulan/3 months | *33,076* | *4,554* | *12,542* | *12,123* | *2.2* | *322.6* | *1.7* |
| 6 bulan/6 months | *27,828* | *4,343* | *11,635* | *11,992* | *1.7* | *386.0* | *1.7* |
| Mei/May | | | | | | | |
| 3 bulan/3 months | *33,359* | *4,650* | *12,868* | *12,023* | *2.2* | *325.2* | *1.7* |
| 6 bulan/6 months | *27,938* | *4,461* | *11,860* | *11,986* | *1.6* | *392.1* | *1.7* |
| Jun/June | | | | | | | |
| 3 bulan/3 months | *32,678* | *4,480* | *12,527* | *12,105* | *2.2* | *325.1* | *1.7* |
| 6 bulan/6 months | *27,513* | *4,302* | *11,539* | *12,020* | *1.6* | *388.1* | *1.7* |
| Jul/Jul. | | | | | | | |
| 3 bulan/3 months | *32,558* | *4,489* | *13,126* | *12,331* | *2.0* | *342.0* | *1.7* |
| 6 bulan/6 months | *27,404* | *4,318* | *12,043* | *12,209* | *1.5* | *411.7* | *1.7* |
| Ogos/Aug. | | | | | | | |
| 3 bulan/3 months | *32,942* | *4,573* | *12,968* | *12,630* | *2.1* | *333.3* | *1.7* |
| 6 bulan/6 months | *27,790* | *4,390* | *11,940* | *12,340* | *1.6* | *396.5* | *1.7* |
| Sep./Sept. | | | | | | | |
| 3 bulan/3 months | *33,275* | *4,579* | *12,912* | *12,381* | *2.1* | *324.1* | *1.7* |
| 6 bulan/6 months | *27,739* | *4,407* | *11,802* | *12,271* | *1.6* | *392.6* | *1.7* |
| Okt./Oct. | | | | | | | |
| 3 bulan/3 months | *32,872* | *4,518* | *12,907* | *12,626* | *2.1* | *328.2* | *1.7* |
| 6 bulan/6 months | *27,384* | *4,342* | *12,010* | *12,409* | *1.5* | *408.7* | *1.7* |
| Nov./Nov. | | | | | | | |
| 3 bulan/3 months | *29,106* | *3,709* | *11,030* | *12,472* | *1.9* | *335.8* | *1.7* |
| 6 bulan/6 months | *23,714* | *3,531* | *10,023* | *12,209* | *1.3* | *420.1* | *1.6* |

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 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.*