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 berbayar[5] (%) / *Total provi- sions/Non-performing loans [5] (%)*	Peruntukan am/Jumlah pinjaman bersih[2] (%) / *General provisions/ loans [2] (%)*	*Net total*
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
1999 *Dis/Dec.*								
3 bulan/3 months	*40,877*	*4,738*	*11,572*	*6,398*	*8.8*	*166.1*		*2.3*
6 bulan/6 months	*29,770*	*4,182*	*10,213*	*5,290*	*5.5*	*199.6*		*1.9*
2000 *Dis/Dec.*								
3 bulan/3 months	*42,241*	*5,673*	*12,018*	*6,472*	*8.3*	*185.3*		*2.2*
6 bulan/6 months	*32,453*	*5,263*	*10,983*	*5,348*	*5.4*	*206.5*		*1.8*
2001 *Dis/Dec.*								
3 bulan/3 months	*53,136*	*6,666*	*14,583*	*6,126*	*10.5*	*174.1*		*2.0*
6 bulan/6 months	*42,898*	*6,440*	*13,756*	*5,408*	*7.4*	*191.2*		*1.8*
2002 *Dis/Dec.*								
3 bulan/3 months	*49,890*	*6,828*	*13,407*	*6,633*	*9.3*	*195.0*		*2.1*
6 bulan/6 months	*41,409*	*6,616*	*12,788*	*5,712*	*6.9*	*230.6*		*1.8*
2003 Jan./Jan.								
3 bulan/3 months	*50,102*	*6,990*	*13,892*	*6,599*	*9.2*	*188.8*		*2.1*
6 bulan/6 months	*41,840*	*6,761*	*13,282*	*5,689*	*6.8*	*218.6*		*1.8*
Feb/Feb								
3 bulan/3 months	*51,637*	*7,195*	*13,730*	*6,615*	*9.6*	*177.7*		*2.1*
6 bulan/6 months	*42,175*	*6,900*	*13,137*	*5,755*	*6.9*	*212.1*		*1.8*
Mac/Mar.								
3 bulan/3 months	*49,516*	*6,826*	*13,586*	*6,596*	*9.1*	*181.1*		*2.1*
6 bulan/6 months	*40,656*	*6,601*	*13,013*	*5,715*	*6.6*	*216.3*		*1.8*
Apr/Apr								
3 bulan/3 months	*49,278*	*6,906*	*13,370*	*6,621*	*9.0*	*182.2*		*2.1*
6 bulan/6 months	*40,641*	*6,620*	*12,807*	*5,701*	*6.6*	*214.4*		*1.8*
Mei/May								
3 bulan/3 months	*49,845*	*6,832*	*13,515*	*6,641*	*9.1*	*187.1*		*2.1*
6 bulan/6 months	*40,869*	*6,622*	*12,911*	*5,695*	*6.6*	*216.7*		*1.8*
Jun/June								
3 bulan/3 months	*48,509*	*6,626*	*13,120*	*6,677*	*8.7*	*196.1*		*2.0*
6 bulan/6 months	*39,988*	*6,453*	*12,519*	*5,704*	*6.4*	*216.7*		*1.7*
Jul/Jul.								
3 bulan/3 months	*48,078*	*6,610*	*13,078*	*6,716*	*8.5*	*195.6*		*2.0*
6 bulan/6 months	*40,066*	*6,438*	*12,478*	*5,858*	*6.4*	*225.7*		*1.8*
Ogos/Aug.								
3 bulan/3 months	*47,855*	*6,803*	*12,934*	*6,885*	*8.4*	*190.3*		*2.1*
6 bulan/6 months	*39,658*	*6,618*	*12,394*	*5,796*	*6.2*	*217.8*		*1.7*
Sep./Sept.								
3 bulan/3 months	*47,418*	*6,595*	*12,881*	*6,958*	*8.3*	*192.7*		*2.1*
6 bulan/6 months	*39,313*	*6,424*	*12,258*	*5,949*	*6.1*	*221.5*		*1.8*
Okt./Oct.								
3 bulan/3 months	*48,799*	*6,716*	*12,887*	*6,999*	*8.7*	*186.0*		*2.1*
6 bulan/6 months	*39,293*	*6,489*	*12,296*	*5,988*	*6.1*	*226.4*		*1.8*
Nov./Nov.								
3 bulan/3 months	*47,962*	*6,751*	*12,863*	*7,022*	*8.4*	*186.9*		*2.1*
6 bulan/6 months	*40,504*	*6,593*	*12,318*	*6,003*	*6.4*	*212.8*		*1.8*
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 Jan./Jan.								
3 bulan/3 months	*46,585*	*6,511*	*12,205*	*6,989*	*8.2*	*190.6*		*2.1*
6 bulan/6 months	*39,342*	*6,363*	*11,346*	*6,032*	*6.4*	*211.8*		*1.8*
Feb/Feb								
3 bulan/3 months	*47,462*	*6,723*	*12,211*	*7,020*	*8.4*	*189.6*		*2.1*
6 bulan/6 months	*39,556*	*6,438*	*11,394*	*6,054*	*6.4*	*212.3*		*1.8*
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*
Apr/Apr								
3 bulan/3 months	*46,759*	*6,687*	*12,273*	*6,913*	*8.1*	*202.8*		*2.0*
6 bulan/6 months	*39,156*	*6,461*	*11,431*	*6,098*	*6.2*	*217.1*		*1.8*
Mei/May								
3 bulan/3 months	*46,985*	*6,727*	*12,311*	*6,979*	*8.0*	*197.4*		*2.0*
6 bulan/6 months	*39,112*	*6,498*	*11,366*	*6,114*	*6.1*	*218.0*		*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*
Jul/Jul.								
3 bulan/3 months	*45,308*	*6,577*	*11,843*	*7,093*	*7.6*	*198.4*		*2.0*
6 bulan/6 months	*37,928*	*6,347*	*11,002*	*6,221*	*5.8*	*218.2*		*1.8*
Ogos/Aug.								
3 bulan/3 months	*47,260*	*6,898*	*12,041*	*7,351*	*7.8*	*188.8*		*2.0*
6 bulan/6 months	*39,538*	*6,622*	*11,174*	*6,355*	*6.0*	*205.6*		*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*
Okt./Oct.								
3 bulan/3 months	*50,130*	*7,348*	*12,817*	*8,280*	*7.3*	*212.6*		*2.0*
6 bulan/6 months	*41,925*	*7,061*	*11,729*	*6,738*	*5.6*	*233.0*		*1.6*
Nov./Nov.								
3 bulan/3 months	*51,220*	*7,318*	*12,991*	*8,498*	*7.3*	*211.9*		*2.0*
6 bulan/6 months	*42,659*	*7,016*	*11,857*	*7,211*	*5.6*	*232.8*		*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*	*13,464*	*8,853*	*5.6*	*229.6*		*1.7*
6 bulan/6 months	*41,057*	*6,264*	*12,312*	*8,409*	*4.4*	*255.7*		*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*	*14,060*	*10,194*	*5.6*	*234.1*		*1.9*
6 bulan/6 months	*43,276*	*6,766*	*12,964*	*8,927*	*4.4*	*260.6*		*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*

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.