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 / *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[3] (%) / *Total provi- sions/Non-performing loans [3] (%)*	Peruntukan am/Jumlah pinjaman bersih[2] (%) / *General provisions/Net total loans [2] (%)*
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*	*8.0*	*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 Jan./Jan.							
3 bulan/3 months	*71,667*	*10,140*	*19,116*	*8,702*	*10.0*	*183.1*	*2.0*
6 bulan/6 months	*59,150*	*9,743*	*18,065*	*7,794*	*7.3*	*207.6*	*1.8*
Feb/Feb							
3 bulan/3 months	*73,740*	*10,469*	*19,073*	*8,724*	*10.4*	*175.0*	*2.1*
6 bulan/6 months	*59,695*	*9,971*	*18,014*	*7,866*	*7.4*	*202.2*	*1.8*
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*
Apr/Apr							
3 bulan/3 months	*70,193*	*10,139*	*18,217*	*8,716*	*9.8*	*179.9*	*2.0*
6 bulan/6 months	*56,749*	*9,488*	*17,216*	*7,800*	*7.0*	*206.5*	*1.8*
Mei/May							
3 bulan/3 months	*70,358*	*9,954*	*18,471*	*8,739*	*9.8*	*186.0*	*2.0*
6 bulan/6 months	*57,081*	*9,564*	*17,411*	*7,797*	*7.0*	*211.3*	*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*
Jul/Jul.							
3 bulan/3 months	*68,218*	*9,663*	*17,756*	*8,844*	*9.3*	*192.4*	*2.0*
6 bulan/6 months	*55,813*	*9,522*	*16,681*	*7,987*	*6.7*	*216.0*	*1.8*
Ogos/Aug.							
3 bulan/3 months	*67,718*	*9,887*	*17,532*	*9,027*	*9.1*	*188.7*	*2.0*
6 bulan/6 months	*55,312*	*9,502*	*16,587*	*7,940*	*6.6*	*208.5*	*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*
Okt./Oct.							
3 bulan/3 months	*68,028*	*9,711*	*17,331*	*9,153*	*9.2*	*186.1*	*2.0*
6 bulan/6 months	*55,116*	*9,263*	*16,351*	*8,143*	*6.6*	*212.6*	*1.8*
Nov./Nov.							
3 bulan/3 months	*67,435*	*9,747*	*17,180*	*9,199*	*9.0*	*186.7*	*2.1*
6 bulan/6 months	*56,282*	*9,371*	*16,201*	*8,395*	*6.8*	*206.7*	*1.9*
2003 Dis/Dec.							
3 bulan/3 months	*65,774*	*9,345*	*16,417*	*9,165*	*8.9*	*191.9*	*2.0*
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*	*9,296*	*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	*63,733*	*9,335*	*15,633*	*8,922*	*8.1*	*202.4*	*1.9*
6 bulan/6 months	*52,338*	*8,918*	*14,363*	*7,894*	*6.1*	*223.5*	*1.6*
Okt./Oct.							
3 bulan/3 months	*63,541*	*9,321*	*15,521*	*9,516*	*8.1*	*202.3*	*2.0*
6 bulan/6 months	*52,143*	*8,937*	*14,245*	*7,975*	*6.0*	*222.5*	*1.7*
Nov./Nov.							
3 bulan/3 months	*63,673*	*9,207*	*15,541*	*9,561*	*8.1*	*202.0*	*2.0*
6 bulan/6 months	*52,426*	*8,814*	*14,230*	*8,275*	*6.1*	*222.9*	*1.7*
Dis/Dec.							
3 bulan/3 months	*60,380*	*8,469*	*15,242*	*9,489*	*7.5*	*210.7*	*1.9*
6 bulan/6 months	*50,712*	*8,106*	*14,016*	*8,368*	*5.8*	*234.2*	*1.7*
2005 Jan./Jan.							
3 bulan/3 months	*60,118*	*8,256*	*14,636*	*9,306*	*7.6*	*210.3*	*1.9*
6 bulan/6 months	*48,922*	*7,858*	*13,297*	*8,122*	*5.6*	*236.1*	*1.6*
Feb/Feb							
3 bulan/3 months	*59,756*	*8,070*	*14,328*	*9,361*	*7.6*	*211.0*	*1.9*
6 bulan/6 months	*48,467*	*7,821*	*12,843*	*8,460*	*5.6*	*240.7*	*1.7*
Mac/Mar.							
3 bulan/3 months	*58,447*	*7,898*	*13,790*	*9,434*	*7.3*	*213.2*	*1.9*
6 bulan/6 months	*47,106*	*7,651*	*12,231*	*8,516*	*5.4*	*239.8*	*1.7*
Apr/Apr							
3 bulan/3 months	*58,630*	*8,073*	*13,946*	*10,087*	*7.3*	*211.0*	*2.0*
6 bulan/6 months	*47,415*	*7,766*	*12,512*	*8,575*	*5.4*	*235.1*	*1.7*
Mei/May							
3 bulan/3 months	*58,404*	*8,171*	*14,185*	*10,370*	*7.1*	*212.0*	*2.1*
6 bulan/6 months	*47,793*	*7,871*	*12,704*	*8,639*	*5.4*	*235.5*	*1.7*
Jun/June							
3 bulan/3 months	*56,044*	*7,645*	*14,049*	*9,997*	*6.7*	*219.5*	*2.0*
6 bulan/6 months	*46,054*	*7,412*	*12,662*	*8,733*	*5.1*	*248.2*	*1.7*
Jul/Jul.							
3 bulan/3 months	*56,199*	*7,698*	*14,425*	*9,978*	*6.7*	*218.7*	*1.9*
6 bulan/6 months	*46,150*	*7,452*	*13,032*	*8,830*	*5.0*	*245.3*	*1.7*
Ogos/Aug.							
3 bulan/3 months	*55,690*	*7,816*	*14,581*	*9,273*	*6.4*	*220.1*	*1.8*
6 bulan/6 months	*46,219*	*7,550*	*13,190*	*8,842*	*4.9*	*245.8*	*1.7*
Sep./Sept.							
3 bulan/3 months	*54,240*	*7,522*	*14,764*	*9,378*	*6.1*	*223.2*	*1.8*
6 bulan/6 months	*45,426*	*7,319*	*13,552*	*8,966*	*4.7*	*255.3*	*1.7*
Okt./Oct.							
3 bulan/3 months	*54,176*	*7,620*	*14,914*	*9,416*	*6.0*	*222.4*	*1.8*
6 bulan/6 months	*45,884*	*7,418*	*13,631*	*9,026*	*4.7*	*245.0*	*1.7*
Nov./Nov.							
3 bulan/3 months	*54,301*	*7,409*	*14,887*	*9,428*	*6.0*	*220.3*	*1.8*
6 bulan/6 months	*45,882*	*7,170*	*13,575*	*9,067*	*4.7*	*245.6*	*1.7*
Dis/Dec.							
3 bulan/3 months	*53,570*	*7,331*	*14,917*	*9,427*	*5.8*	*224.1*	*1.8*
6 bulan/6 months	*45,205*	*7,107*	*13,630*	*8,982*	*4.6*	*252.5*	*1.7*
2006 Jan./Jan.							
3 bulan/3 months	*54,640*	*7,501*	*15,641*	*9,435*	*5.9*	*228.5*	*1.8*
6 bulan/6 months	*46,299*	*7,282*	*14,378*	*9,049*	*4.6*	*257.4*	*1.7*
Feb/Feb							
3 bulan/3 months	*54,977*	*7,550*	*15,490*	*8,754*	*5.9*	*224.4*	*1.6*
6 bulan/6 months	*46,537*	*7,305*	*14,410*	*9,026*	*4.6*	*255.9*	*1.7*
Mac/Mar.							
3 bulan/3 months	*52,925*	*7,360*	*14,629*	*10,366*	*5.7*	*233.8*	*1.9*
6 bulan/6 months	*44,995*	*7,115*	*13,546*	*9,099*	*4.5*	*259.3*	*1.7*
Apr/Apr							
3 bulan/3 months	*53,816*	*7,398*	*15,011*	*9,582*	*5.7*	*227.6*	*1.8*
6 bulan/6 months	*45,304*	*7,133*	*13,926*	*9,103*	*4.4*	*258.2*	*1.7*
Mei/May							
3 bulan/3 months	*53,741*	*7,406*	*15,243*	*9,713*	*5.6*	*230.5*	*1.8*
6 bulan/6 months	*45,211*	*7,154*	*14,145*	*9,200*	*4.3*	*262.5*	*1.7*
Jun/June							
3 bulan/3 months	*52,898*	*7,161*	*15,327*	*9,844*	*5.5*	*245.2*	*1.8*
6 bulan/6 months	*44,865*	*6,928*	*14,408*	*8,593*	*4.2*	*275.7*	*1.5*
Jul/Jul.							
3 bulan/3 months	*53,483*	*7,271*	*15,910*	*9,892*	*5.4*	*235.5*	*1.8*
6 bulan/6 months	*45,606*	*7,081*	*14,917*	*9,389*	*4.2*	*267.2*	*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 incoporating 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.