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[5](%) *Total provisions/Non-performing loans[5] (%)*	Peruntukan am/Jumlah pinjaman bersih[2](%) *General provisions/ Net total loans[2] (%)*
1988	23,551	6,130	4,710	374	30.1	47.6	0.6
1989	23,256	7,701	5,872	456	24.8	60.3	0.6
1990	23,212	8,748	5,502	876	20.0	65.2	0.9
1991	21,638	8,406	5,068	1,380	15.4	68.6	1.1
1992	22,684	8,211	4,976	1,750	14.5	65.8	1.2
1993	21,493	8,026	5,193	2,315	12.3	72.3	1.4
1994	15,880	4,659	4,631	3,288	7.8	79.2	1.7
1995	14,320	3,939	4,043	4,209	5.5	85.1	1.7
1996	12,480	3,144	3,054	5,854	3.7	96.6	1.8
1997	25,053	2,886	5,402	8,447	4.1	151.4	2.0
1998 Jan./*Jan.*[3]	29,397	3,121	5,302	8,639	5.0	128.6	2.1
Feb./*Feb.*	34,552	3,239	6,339	8,890	6.1	123.2	2.2
Mac/*Mar.*	38,381	3,502	6,366	9,142	7.0	118.7	2.2
Apr./*Apr*	44,259	3,852	8,671	8,633	7.8	105.4	2.1
Mei/*May*	48,413	4,302	10,162	8,651	8.4	105.0	2.1
Jun/*Jun.*	52,871	4,689	12,300	8,726	8.9	162.6	2.2
Jul./*Jul.*	59,902	5,294	13,439	8,797	10.3	151.5	2.2
Ogos/*Aug.*	67,399	6,044	15,507	8,775	11.4	146.1	2.2
Sep./*Sep.*[6]							
3 bulan/3 months	*74,477*	*6,543*	*17,291*	*8,033*	*12.8*	*150.6*	*2.0*
6 bulan/6 months	*51,753*	*5,438*	*14,099*	*7,024*	*8.1*	*160.1*	*1.8*
Okt./*Oct.*[6]							
3 bulan/3 months	*80,944*	*7,161*	*18,919*	*8,526*	*14.0*	*143.3*	*2.2*
6 bulan/6 months	*55,347*	*5,901*	*15,792*	*7,227*	*8.5*	*154.8*	*1.8*
Nov./*Nov.*[6]							
3 bulan/3 months	*85,682*	*8,046*	*19,254*	*7,979*	*14.9*	*144.5*	*2.0*
6 bulan/6 months	*59,353*	*6,742*	*17,047*	*6,868*	*9.0*	*159.9*	*1.7*
Dis./*Dec.*[6]							
3 bulan/3 months	*77,982*	*7,465*	*18,586*	*8,825*	*13.4*	*147.1*	*2.3*
6 bulan/6 months	*52,066*	*6,336*	*16,444*	*7,963*	*7.5*	*187.5*	*2.0*
1999 Jan./*Jan.*[6]							
3 bulan/3 months	*79,363*	*7,916*	*17,527*	*8,086*	*13.9*	*147.7*	*2.1*
6 bulan/6 months	*55,986*	*6,731*	*15,712*	*6,782*	*8.6*	*158.1*	*1.7*
Feb./*Feb.*[6]							
3 bulan/3 months	*80,118*	*7,923*	*16,861*	*8,331*	*14.4*	*133.3*	*2.2*
6 bulan/6 months	*55,976*	*6,786*	*15,149*	*7,131*	*8.8*	*157.7*	*1.8*
Mac/*Mar.*[6]							
3 bulan/3 months	*73,348*	*7,208*	*17,217*	*8,315*	*13.0*	*157.6*	*2.2*
6 bulan/6 months	*52,058*	*6,236*	*15,953*	*6,926*	*7.9*	*176.2*	*1.8*
Apr./*Apr.*[6]							
3 bulan/3 months	*73,098*	*7,052*	*17,170*	*8,233*	*13.0*	*148.2*	*2.2*
6 bulan/6 months	*51,923*	*6,180*	*16,017*	*6,764*	*7.9*	*182.1*	*1.8*
Mei/*May*[6]							
3 bulan/3 months	*73,067*	*7,381*	*18,139*	*8,282*	*12.7*	*162.1*	*2.2*
6 bulan/6 months	*53,142*	*6,550*	*16,648*	*7,297*	*7.9*	*190.6*	*1.9*
Jun/*Jun*[6]							
3 bulan/3 months	*72,195*	*7,339*	*18,423*	*8,287*	*12.4*	*162.3*	*2.2*
6 bulan/6 months	*53,167*	*6,532*	*16,939*	*6,947*	*7.9*	*190.9*	*1.8*

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

6 Berdasarkan polisi dalaman institusi kewangan masing-masing dalam melaporkan pinjaman tidak berbayar iaitu sama ada 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.