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 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] (%)*
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
1998 Dis./Dec.3							
3 bulan/3 months	*44,916*	*4,199*	*11,469*	*6,541*	*10.3*	*149.9*	*2.3*
6 bulan/6 months	*32,644*	*3,643*	*9,798*	*5,679*	*6.7*	*163.1*	*2.0*
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 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*	*13,351*	*8,854*	*5.6*	*228.7*	*1.7*
6 bulan/6 months	*41,057*	*6,264*	*12,332*	*8,409*	*4.4*	*255.9*	*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*	*14,068*	*10,194*	*5.6*	*234.2*	*1.9*
6 bulan/6 months	*43,276*	*6,766*	*12,972*	*8,927*	*4.4*	*260.7*	*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*
Mei/May							
3 bulan/3 months	*51,919*	*7,045*	*14,628*	*9,555*	*5.6*	*231.0*	*1.8*
6 bulan/6 months	*43,500*	*6,801*	*13,567*	*9,041*	*4.2*	*264.0*	*1.7*
Jun/June							
3 bulan/3 months	*51,225*	*6,821*	*14,744*	*9,707*	*5.4*	*245.9*	*1.8*
6 bulan/6 months	*43,256*	*6,596*	*13,877*	*8,456*	*4.1*	*277.6*	*1.5*

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.