# 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 provi- sions/Non-performing loans [5] (%)* | Peruntukan am/Jumlah pinjaman bersih[2](%) / *General provisions/ Net total loans [2] (%)* |
|---|---|---|---|---|---|---|---|
| 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 Dis./*Dec.*[3] | | | | | | | |
| *3 bulan/3 months* | *76,953* | *7,379* | *16,647* | *8,576* | *13.6* | *131.4* | *2.2* |
| *6 bulan/6 months* | *52,406* | *6,268* | *14,464* | *7,717* | *8.1* | *148.8* | *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 Mac/*Mar.* | | | | | | | |
| *3 bulan/3 months* | *67,605* | *8,700* | *17,486* | *8,172* | *10.6* | *163.3* | *2.1* |
| *6 bulan/6 months* | *52,094* | *8,027* | *16,078* | *7,517* | *7.1* | *184.9* | *1.9* |
| Jun/*June* | | | | | | | |
| *3 bulan/3 months* | *73,366* | *9,063* | *18,633* | *8,738* | *11.4* | *168.7* | *2.2* |
| *6 bulan/6 months* | *58,315* | *8,586* | *17,438* | *7,562* | *8.0* | *180.8* | *1.9* |
| Sep./Sept. | | | | | | | |
| *3 bulan/3 months* | *77,325* | *9,700* | *20,448* | *8,111* | *11.7* | *164.5* | *2.0* |
| *6 bulan/6 months* | *61,577* | *9,251* | *19,331* | *7,618* | *8.2* | *186.2* | *1.9* |
| *Dis/Dec.* | | | | | | | |
| *3 bulan/3 months* | *76,801* | *10,051* | *20,580* | *8,412* | *11.5* | *172.9* | *2.1* |
| *6 bulan/6 months* | *61,789* | *9,538* | *19,475* | *7,729* | *8.1* | *189.8* | *1.9* |
| 2002 Jan./*Jan.* | | | | | | | |
| *3 bulan/3 months* | *78,471* | *10,315* | *21,241* | *8,411* | *11.7* | *172.0* | *2.1* |
| *6 bulan/6 months* | *63,420* | *9,841* | *20,083* | *7,718* | *8.3* | *188.2* | *1.9* |
| Feb/*Feb* | | | | | | | |
| *3 bulan/3 months* | *78,917* | *10,356* | *21,551* | *8,346* | *11.6* | *171.2* | *2.1* |
| *6 bulan/6 months* | *63,746* | *9,885* | *20,571* | *7,635* | *8.2* | *188.7* | *1.9* |
| Mac/*Mar.* | | | | | | | |
| *3 bulan/3 months* | *79,225* | *10,443* | *21,989* | *8,296* | *11.5* | *175.0* | *2.0* |
| *6 bulan/6 months* | *64,325* | *9,960* | *20,830* | *7,556* | *8.2* | *192.8* | *1.9* |
| Apr/*Apr* | | | | | | | |
| *3 bulan/3 months* | *78,965* | *10,600* | *22,275* | *8,253* | *11.4* | *174.5* | *2.0* |
| *6 bulan/6 months* | *64,941* | *10,157* | *21,208* | *7,553* | *8.2* | *189.9* | *1.9* |
| Mei/*May* | | | | | | | |
| 3 bulan/*3 months* | *77,843* | *10,069* | *21,755* | *8,218* | *11.2* | *175.4* | *2.0* |
| 6 bulan/*6 months* | *64,490* | *9,637* | *20,859* | *7,604* | *8.2* | *186.3* | *1.8* |
| Jun/*June* | | | | | | | |
| 3 bulan/*3 months* | *76,474* | *9,690* | *21,232* | *8,430* | *11.0* | *173.4* | *2.0* |
| 6 bulan/*6 months* | *63,371* | *9,239* | *20,208* | *7,705* | *8.2* | *183.5* | *1.9* |
| Jul/Jul. | | | | | | | |
| 3 bulan/*3 months* | *76,628* | *10,104* | *20,798* | *8,444* | *11.0* | *180.7* | *2.0* |
| 6 bulan/*6 months* | *63,361* | *9,661* | *19,807* | *7,701* | *8.1* | *195.2* | *1.9* |
| Ogos/Aug. | | | | | | | |
| *3 bulan/3 months* | *74,913* | *10,227* | *20,586* | *9,267* | *10.6* | *186.2* | *2.2* |
| *6 bulan/6 months* | *62,230* | *9,811* | *19,575* | *7,736* | *7.9* | *199.3* | *1.9* |
| *Sep./Sept.* | | | | | | | |
| *3 bulan/3 months* | *74,544* | *10,375* | *20,089* | *8,665* | *10.5* | *186.3* | *2.1* |
| *6 bulan/6 months* | *61,938* | *9,930* | *19,536* | *7,769* | *7.7* | *213.4* | *1.8* |
| *Okt./Oct.* | | | | | | | |
| *3 bulan/3 months* | *74,162* | *10,522* | *20,884* | *8,702* | *10.2* | *187.9* | *2.1* |
| *6 bulan/6 months* | *61,769* | *10,076* | *19,390* | *7,813* | *7.7* | *208.5* | *1.9* |
| *Nov./Nov.* | | | | | | | |
| *3 bulan/3 months* | *74,728* | *10,603* | *20,514* | *8,727* | *10.3* | *182.3* | *2.1* |
| *6 bulan/6 months* | *61,440* | *10,231* | *19,406* | *7,798* | *7.5* | *212.4* | *1.8* |
| *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* | *68,979* | *9,670* | *17,707* | *8,838* | *9.5* | *188.8* | *2.0* |
| 6 bulan/*6 months* | *55,714* | *9,296* | *16,852* | *7,866* | *6.8* | *209.1* | *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* | *17,255* | *9,100* | *9.0* | *188.2* | *2.0* |
| *6 bulan/6 months* | *54,526* | *9,176* | *16,182* | *8,092* | *6.5* | *210.8* | *1.8* |
| *Okt./Oct.* | | | | | | | |
| *3 bulan/3 months* | *66,309* | *9,643* | *17,340* | *9,153* | *8.8* | *193.9* | *2.0* |
| *6 bulan/6 months* | *55,120* | *9,256* | *16,359* | *8,143* | *6.6* | *212.5* | *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 Mulai Jun 1999, jadual ini termasuk Institusi Perbankan 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.*
*6 Beginning June 1999, the table includes Islamic Banks*