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 provisions/Non-performing loans[5] (%)*	Peruntukan am/Jumlah pinjaman bersih[2](%) / *General provisions/ Net total loans[2] (%)*
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
1998 Dis./*Dec.*[3]							
3 bulan/3 months	*44,915*	*4,201*	*11,469*	*6,541*	*10.3*	*150.0*	*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	*52,990*	*6,662*	*14,411*	*6,269*	*10.5*	*174.4*	*2.1*
6 bulan/6 months	*42,812*	*6,436*	*13,618*	*5,552*	*7.5*	*191.7*	*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*
Dis/Dec.							
3 bulan/3 months	*46,544*	*6,388*	*12,197*	*7,070*	*8.3*	*188.7*	*2.1*
6 bulan/6 months	*39,138*	*6,206*	*11,277*	*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*	*6,321*	*11,342*	*6,032*	*6.4*	*211.4*	*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	*46,726*	*6,570*	*11,933*	*7,066*	*8.2*	*188.8*	*2.1*
6 bulan/6 months	*39,025*	*6,340*	*11,121*	*6,069*	*6.3*	*211.6*	*1.8*
Apr/Apr							
3 bulan/3 months	*46,599*	*6,687*	*12,270*	*6,913*	*8.1*	*203.9*	*2.0*
6 bulan/6 months	*39,026*	*6,461*	*11,430*	*6,098*	*6.1*	*218.5*	*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
Nota : 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.
Note : Beginning June 1999, the table includes Islamic Banks.