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] (%)*
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 *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 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*
Dis/*Dec.*							
3 bulan/3 months	*65,774*	*9,345*	*16,417*	*9,217*	*8.9*	*192.0*	*2.1*
6 bulan/6 months	*54,798*	*8,962*	*15,071*	*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*	*9,130*	*15,158*	*8,210*	*6.8*	*203.8*	*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	*65,956*	*9,337*	*15,874*	*9,213*	*9.0*	*199.5*	*2.0*
6 bulan/6 months	*54,083*	*8,972*	*14,668*	*8,218*	*6.7*	*228.4*	*1.8*
Apr/Apr							
3 bulan/3 months	*65,699*	*9,527*	*16,240*	*8,993*	*8.8*	*212.8*	*2.0*
6 bulan/6 months	*54,114*	*9,127*	*15,017*	*8,257*	*6.6*	*233.8*	*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