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	Pinjaman tak berbayar	Faedah tergantung	Peruntukan khas	Peruntukan am	Pinjaman tak berbayar/ Jumlah pin- jaman[1,4](%)	Jumlah peruntukan/ Pinjaman tak berbayar[5](%)	Peruntukan am/Jumlah pinjaman bersih[2](%)
End of period	*Non-performing loans*	*Interest-in-suspense*	*Specific provisions*	*General provisions*	*Non-performing loans/ Total loans[1,4] (%)*	*Total provi-sions/Non-performing loans[5] (%)*	*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	*44,916*	*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 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*
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*
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*
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*	*11,276*	*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	*48,367*	*6,588*	*11,833*	*8,577*	*7.0*	*215.2*	*2.0*
6 bulan/6 months	*40,538*	*6,298*	*10,714*	*7,280*	*5.5*	*233.8*	*1.7*

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.